

CONSUMER ACCOUNT COMMON FEATURES Effective 4/1/18

LIMITS AND FEES - The following fees may be assessed against your account, and the following transaction limitations, if any, apply to your account:

Account Access Fee	\$1.00
<i>Fee is charged for each call to the credit union that could have been handled by Tel-a-Cap audio response or through online account access.</i>	
Account activity printout	\$1.00 per page
Account balancing assistance	\$20.00 per hour
Account research	\$20.00 per hour
Account verification	\$10.00
ATM Card Fee	\$5.00 per card
<i>Fee applies to ATM card(s) requested for any reason: initial, additional, or replacement</i>	
<i>Shipping charges may apply</i>	
BaZing	\$4.99
Check cashing	\$2.00 per check
<i>Fee applies to members without a La Cap checking account.</i>	
Check printing	Fee depends on style
Collection item (incoming)	\$10.00 <i>plus charges incurred by credit union</i>
Copy of check	\$3.00 per item
Courtesy Pay	\$30.00 per item
Debit Card Replacement Fee	\$10.00 per card
<i>First two (2) are free. Shipping charges may apply.</i>	
Deposit checks returned unpaid	\$10.00
Early Withdrawal Fee	
Christmas Club Savings	\$25.00
Excessive Withdrawal Fee	\$5.00
Elite Saver	
Savings (Regular/Special)	\$5.00
<i>First withdrawal of the month is free. Fee does not apply on withdrawals of \$500 or more.</i>	
Gift Cards	\$3.00
Inactive account fee	\$5.00
La Oops Overdraft Courtesy Call Service	\$60.00 per year
<i>Plus \$5.00 per call</i>	
Low Balance Fee	
Elite Saver	\$5.00
Savings (Regular/Special)	\$5.00
Bonus Checking	\$5.00
Choice Checking	\$8.00
Choice Plus Checking	\$8.00
Liquid Assets Checking	\$8.00

(CONTINUED ON BACK.)

Federally Insured by NCUA

MXH0318

CONSUMER ACCOUNT COMMON FEATURES

Effective
4/1/18

(continued)

LIMITS AND FEES - The following fees may be assessed against your account, and the following transaction limitations, if any, apply to your account:

Low Balance Fee (cont.)

Simple Checking	\$8.00
Simple Plus Checking	\$8.00

Monthly Service Charge*

Bonus Checking	\$2.00
Choice Checking	\$2.00
Choice Plus Checking	\$2.00
Liquid Assets Checking	\$2.00
Opportunity Checking	\$10.00
Simple Checking**	\$2.00
Simple Plus Checking**	\$2.00

*Monthly Service Charge waiver of \$2 per month will be received while account is enrolled in eStatements.

**Monthly Service Charges do not apply to Simple or Simple Plus Checking account holders 24 years of age or younger.

Non-sufficient funds item (each)	\$30.00
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Official check	\$5.00 per check*
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*Per check fee waived on up to three checks per day for Simple Plus Checking, Choice Plus Checking, or any account with \$10,000.00 or more on deposit under that one account number.

Overdraft Protection	\$10.00 per transaction
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Automatic transfer of funds from savings account or Line of Credit to checking account

Photocopy of statement	\$5.00
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Rejected Printed Check Fee	\$5.00 per item
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Fee is charged when checks printed by a supplier other than La Cap's authorized check printer or substitute checks are printed with errors that cause checks to reject during processing.

Reopen account within 6 months of closing	\$5.00
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Return Mail Fee	\$5.00
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Returned loan payment	up to \$30.00
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Safe Deposit Box	\$20 - \$115 annually
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Safe Deposit Box Drill	\$150.00
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Safe Deposit Box Rekey	\$25.00
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Safe Deposit Box Setup	\$10.00
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Stop payment	\$30.00
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Temporary checks (first 5 checks free)	\$2 for 5 checks
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Unclaimed property fee	\$25.00
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Fee is charged when an account has been abandoned and the funds in that account must be turned over to the state under unclaimed property laws.

Wire Transfer (incoming) - if applicable	\$15.00
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Wire Transfer Domestic (outgoing) - if applicable	\$20.00
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Wire Transfer Foreign (outgoing) - if applicable	\$40.00
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