

LAKESHORE FEDERAL CREDIT UNION

2182 LAKESHORE DR
MUSKEGON, MI 49441
231-755-1202
NMLS # 421965



Schedule of Fees and Services

Account printouts (<i>per page</i>)	\$ 1.00
Accounts closed within 90 days of opening	\$ 5.00
ACH on-demand (<i>per item posted</i>)	\$10.00
ATM/Debit Card overdraft fee (<i>per item</i>)	\$25.00
ATM/Debit/Visa card replacement without the old card - FREE with returned cards	\$10.00
Automatic overdraft transfers (per item)	\$ 1.00
Balancing assistance (per hour)	\$15.00
Cashier's checks-one FREE check per month (<i>additional checks each</i>)	\$ 1.00
Check copy that has cleared (<i>per item</i>) - Online copies are FREE up to 6 months old	\$ 5.00
Copy of a sales draft for ATM/Debit/Visa (per item)	\$10.00
Courtesy Pay fee (<i>per item</i>)	\$25.00
Deposited/cashed/payment check returned (<i>per item</i>)	\$25.00
Dormant account with no activity for last 12 months (<i>per month</i>) – <i>Minor accounts are exempt</i>	\$ 5.00
Garnishments, levy's, and escheating on accounts (<i>per incident</i>)	\$25.00
Inquiries using an ATM after 2 FREE per month.	\$ 1.00
IRA maintenance fee per IRA share account (<i>annually</i>)	\$25.00
Money Orders for members and shared branching members (<i>each</i>)	\$ 1.00
Money Travel Cards (<i>per card issued</i>)	\$ 7.00
Non-Member check cashing for items drawn off a LFCU account (<i>per item</i>)	\$20.00
Non-member notary fee (<i>per item</i>)	\$ 5.00
Overdraft fee per check or ACH item returned (<i>per item</i>)	\$25.00
Phone transfer requests after one free per month - <i>Fee is waived for members the age of 60+</i>	\$ 2.00
PIN change requests ATM/Visa (<i>per request</i>)	\$ 2.00
Research fee for subpoena's, disputes, etc. (<i>per hour plus \$1.00 per page</i>)	\$15.00
Returned mail (<i>per item</i>)	\$ 3.00
Statement copies (<i>per statement</i>) – Online copies are FREE up to 18 months	\$ 5.00
Stop payment fee (<i>per check/ACH item</i>)	\$20.00
Verification of Deposit (<i>per request</i>)	\$ 5.00
Visa Gift Cards (<i>per card</i>)	\$ 3.00
Visa late payment fee charged to your Visa (<i>per month</i>)	\$25.00
Visa over limit fee charged to your Visa (<i>per month</i>)	\$15.00
Wire transfers (<i>per outgoing wire</i>) - Incoming wires are FREE	\$20.00
Withdrawals made at other ATM's (<i>per withdraw</i>)	\$ 1.00

We offer **FREE** online banking, Mobile App, BillPay, Mobile Check Deposit, on-line transfers, ATM deposits, eStatements, and P2P payments. Please visit our web site at www.lakeshorefcu.com to learn more. Contact us at 231-755-1202 and a Member Service Representative will assist you with any questions.

**MISSION STATEMENT: TO PROVIDE LOW-COST FINANCIAL SERVICES TO OUR MEMBERS
IN A PROMPT AND PERSONAL MANNER. OUR MEMBERS COME FIRST!**

The effective date of this schedule is April 1, 2021