

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 balance inquiries after 2 FREE per month	\$1.00
Balancing assistance (<i>per hour</i>)	\$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>) – <i>Online copies are FREE up to 12 months old</i>	\$5.00
Copy of a sales draft for ATM/Debit/Visa (<i>per item</i>)	\$10.00
Courtesy Pay Fee (<i>per each presentment</i>) <i>Includes ACH, Check, ATM, One-Time Debit, and Reoccurring Debit Transactions</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
IRA maintenance fee per IRA share account (<i>annually</i>)	\$25.00
Loan Application fee – <i>applies if a previous application was denied within the last 90-days</i>	\$10.00
Money Orders	\$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>)	\$15.00
Non-sufficient Funds (NSF) fee (<i>per each presentment</i>) <i>Includes ACH, Check, and Reoccurring Debit Transactions</i>	\$25.00
Phone transfer requests after one free per month - <i>Fee is waived for members the age of 60+</i>	\$2.00
Plastic Card expedited shipping fee	\$40.00
Plastic Card PIN change request	\$2.00
Plastic Card Replacement fee	\$10.00
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>) - <i>Online copies are FREE up to 18 months.</i>	\$5.00
Stop payment fee (<i>single and series</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>) - <i>Incoming wires are FREE</i>	\$20.00

We offer **FREE** online banking, Mobile App, BillPay, Mobile Check Deposit, online transfers, e-Statements, and P2P payments. Please visit our website 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!

Fees are subject to change

The effective date of this schedule is December 1, 2022