

SERVICES FEE SCHEDULE

Effective January 1, 2023

Regular Share (Savings) Account Fees:

Minimum Balance Fee (Charged July 1 annually if \$5.00 minimum is not maintained)	\$ 2.00
Excessive third-party checks-Charged monthly after three checks have been issued. (Each)	\$ 2.00
Electronic Funds Transfers (EFT) and Telephone Transfers exceeding six per month, Federal Requirement (Each)	\$ 1.00

Share Draft (Checking) Account Fees:

Insufficient Fund Fee	\$25.00
Overdraft Protection Fee	\$20.00
Collection fee or Deposited Item Returned fee (Each)	\$10.00
Notification Fee for account irregularity when Overdraft, Collection, or Deposited Item Returned fee is inappropriate (Each)	\$ 2.00
Stop Payment (Each)	\$25.00
Lan-Fair provided copy of a cleared Share Draft requested by member after one free copy per month (Each)	\$ 1.00
Member processed copies (unlimited) when retrieved by member via the website—access is available for three months after the draft clears	Free
Excessive Draft Charge--Charged on the 25th, 50th, 75th, and each group of 25 thereafter (Per Group)	\$ 1.00
Service Fee--Charged Monthly if the account low balance goes below \$500	\$ 5.00
Share Draft Printing (Price will vary depending upon style.)	Varies

ATM Fees:

Transaction Fees-	
<ul style="list-style-type: none"> • Lan-Fair FCU ATMs--no charge and transactions are not considered in Local Network charges below 	Free
<ul style="list-style-type: none"> • Local Network--NYCE, first five transactions monthly 	Free
<ul style="list-style-type: none"> • Local Network--NYCE, sixth and subsequent transactions monthly (Each) 	\$0.50
<ul style="list-style-type: none"> • Regional Network--Pulse (Each) 	\$1.50

• National Network--Plus System (Each)	\$1.50
Empty Envelope Deposit or Inaccurate Deposited Amount (Each)	\$20.00
Overdraft Fee (not charged if account is overdrawn \$25 or less.) Regulation E—Overdraft Opt-in Form must be on file and member must qualify for ATM Overdraft Privilege. Otherwise, the transaction is denied.	\$20.00
Foreign Currency-Conversion Fee (see the explanation at the bottom of this page) *	1% of Foreign Transaction Amount

Debit Card (Point-of-Sale) Fees:

Master Debit Card Authorized as a “credit transaction” (You sign your signature)	Free
ATM or Master Debit Card Authorized as a “debit transaction” (You use your PIN number)—Fee varies depending on Processing Network	—Fee varies depending on Processing Network \$\$.50 to \$1.00
Insufficient Fund Fee on a Recurring Debit Authorization	\$25.00
Overdraft Fee (not charged if account is overdrawn \$25 or less.) Regulation E—Overdraft Opt-in Form must be on file and member must qualify for ATM Overdraft Privilege. Otherwise, the transaction is denied.	\$20.00

ACH Fees:

Insufficient ACH Fund Fee	\$25.00
Overdraft Protection Fee	\$20.00
Stop Payment for an ACH item (Each)	\$25.00
Stop Payment Rescind (Each)	\$25.00
Notice of ACH Change required when an ACH order is not properly set up by originator. (Each)	\$3.00

Internet Banking, Audio response, and Bill Pay Fees:

Internet Access	Free
Member processed copies (unlimited) of Paid Share Drafts via Internet	Free

Other Service Fees: (Applicable to All Accounts)

Account Reconciliation Fee (Per Hour)	\$25.00
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Account Research Fee (Per Hour)	\$25.00
Statement Copy Fee (Per Month Requested)	\$ 2.00
Deposited Item Returned Fee-	
• Regular (Each)	\$5.00
• ATM Deposit (Each)	\$15.00
Wire Transfers-	
• Incoming (Each)	\$15.00
• Outgoing within the United States (Each)	\$25.00
• Outgoing International (Each)	\$45.00
Answering a Legal Summons or Subpoena (Each)	\$80.00
Answering a Levy, Garnishment, or Attachment (Each)	\$20.00

* Foreign Currency-Conversion Fee this is a pass-thru fee charged by MasterCard when you use your debit card for a foreign transaction. Lan-Fair FCU receives none of this fee.