

LeRoy Federal Credit Union Schedule of Fees

Accounts

Membership Fee	5.00
Youth Membership Fee	No Charge
Inactive Accounts (6 Months less than \$1000.00)	7.00
Account closed within 90 days	5.00
Re-Open Account within 3 month of closing	25.00
Non - Sufficient funds on first party check	35.00
Non-sufficient funds	35.00
*Paid Non-Sufficient funds	35.00
Automatic share draft transfer	5.00
Early withdrawal/Closing of Club Account	5.00
Micro Film copy of a share draft	5.00
Stop Payment	35.00
Protest (plus postage)	35.00
Domestic Wire Transfer	30.00
International Wire Transfer	45.00
Wire Trace or Return	60.00

*Payment of an overdraft is discretionary on the part of the credit union, and may disclaim any legal obligation of the credit union to pay any overdraft.

LOANS

Completed loans not picked up, canceled, or modified	30.00
Pre-Approved Loans not finalized	10.00

PLEASE NOTE: Fees will never be assessed if they are the result of Credit Union error.

Services

Notary Service	no charge
Telephone transfer	5.00
ATM Card	no charge
ATM Card Replacement	10.00
ATM Activities	
LFCU Machine (LFCU Card)	no charge
Deposit Point of sale	no charge
1 transaction per month per account	no charge
2 or more transactions per account	2.00

Lost/Stolen # 800-264-5578

Mailed Statements	3.00
Snap shot statement	2.00
Copy of previous statement	5.00
Copy of statement on a closed account	10.00
Fax	1 st page 3.00 2 -5 pages 1.00
Bank Check	5.00
Money Order	1.00
Account Research (1hr min)	15.00 per hr
Account Verification	10.00
Failure to Notify change of address	5.00
Legal Action Compliance (Levy, Restraint, Etc.)	75.00

The following list of fees reflect the Credit Union philosophy that members who use certain costly services should pay for them, rather than ask all members to share the cost. In this way, the entire membership of the LeRoy Federal Credit Union is served in the fairest way possible.

Effective as of 06/01/2017