

GENERAL FEES

- **Bad address/returned mail:** first statement free, then fee per statement thereafter \$5
(No charge for first statement month with a bad address)
- **Below Minimum Balance Transaction.** When a withdrawal makes your combined balance under \$50 from these \$3
accounts: Checking, Holiday, IRA, Money Market, Share Certificate, & Share Savings. Fee will not be charged again during the month if no other withdrawals are made from your combined accounts. Not applicable to members age 17 & under.
- **Cashier's Checks** each \$5
 - # of free monthly for each account type: 1 Basic, Value & Imperial, 3 "Premier" type
- **Clerical work** (&/or research & document reproduction to authorized third parties charged as allowed by law), per hour \$25
- **Closing** a LAFCU membership Account within 90 days of opening \$10
- **Collection items/Foreign Check Processing** (subject to outside charges), minimum \$10
- **Courtesy Pay** for paid items (checks [Share Drafts, Money Market Checks], Online Payments, & Automated Clearing House \$29 per item; \$145 daily maximum
- **Direct Deposit Advance** Application, per advance (max \$500. Subject to approval. New advance after prior advance paid in full) ... \$18 (automated repayment)
\$20 (manual repayment)
- **Express delivery** of an item, each \$25
- **Foreign Transaction Exchange Rate** (for transactions initiated in foreign countries & foreign currencies, the exchange rate Varies
between the transaction currency and the billing currency (U.S. dollars) will be: (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives; or (b) the government-mandated rate in effect for the applicable central processing date. In each instance, plus 1.00%.
- **Inactive** Share Savings or Checking Account (no activity for 18 consecutive months), per month, free to minors* \$3
- **Legal processing**, each \$50
- **Low Balance**, monthly. Charged if your combined balance is below \$50 from these accounts: Checking, Holiday, IRA, \$5
IRA, Money Market, Share Certificate, and Share Savings. Not applicable to members age 17 & under.
- **Los Angeles Federal Credit Union** membership fee, one time..... \$5
- **Los Angeles Charitable Association (LACA)**, annual membership..... \$10
- **Medallion Signature**, each..... \$10**
- **Non-Sufficient Funds (NSF) / Overdrawn.** Includes returned checks [Share Drafts, Money Market Checks], \$29 per item; \$145 daily maximum
Automated Clearing House (ACH), REG D, Uncollected Funds (UCF), and HELOC Convenience Checks.
- **Notary Service**, per document . All "Premier" type accountholders can get 2 free notaries monthly (for non-LAFCU business) \$15
No fee if Notary used for LAFCU business. Only for LAFCU members.
- **Overdrawn/Courtesy Pay** for Debit Card Transactions including ATM, POS, Debit, & Credit \$29 per transaction; \$145 daily maximum
- **Returned item** (ACH or Check) for loan payment or deposit
 - If the deposited check or item is from a third party..... \$15
 - For loan payments or if the deposited check/item is from an account a LAFCU member has at another financial institution \$29
- **Rolled coins**, depending on denomination The greater of \$0.10
or 5% per roll
- **Vehicle pricing assistance** (1st three free per month), per report after 1st three: \$2
Fee is waived with an approved & funded vehicle loan within 30 days of report date.
- **Verification of Deposit (VOD)**, each \$10

ATM & OTHER CARDS

- **Discrepancies**, each \$10
(between actual amount deposited & amount electronically entered through an ATM or smartphone: Mobile Check Deposit)
- **Transactions** at ATMs not owned by LAFCU Subject to fees charged by ATM owner
- **Withdrawals** at non-LAFCU ATMs, each \$2.00
 - # of free withdrawals for each account type, monthly 3 Value, 4 Imperial, 6 "Premier" type
- **Card replacement:** Debit Card, Home Equity Access, or Visa® (1 free every 12 months for Value & Imperial Accounts**)..... \$15; Express card \$25

CHECKING ACCOUNTS

- **Checking Account, monthly** Free or \$5
 - or Free if you have at least \$1,000 average monthly balance in a LAFCU checking account
 - or Free if you have at least \$5,000 in aggregate household LAFCU deposits (checking, savings & loan accounts)
 - or Free if you have a monthly online statement for your checking account & have direct deposit of at least \$25 of any recurring check into a checking account.
 - If you do not qualify for a free account, then a monthly fee: \$5
- **Check Cashing**
 - For LAFCU Members (free to all V.I.P. accountholders or with a LAFCU checking account)..... 1% of check, \$5 minimum fee
 - For non-LAFCU Members (for cashier's checks or LAFCU checks only), per check..... \$10
- **Check Deposits**, 1st 20 checks per day & 1st 100 check deposits per month free, then per check 17¢
- **Check Imaging** (front & back images inserted in checking statement), per account type monthly \$12 Premier, \$16 all others
- **Check Printing** Fee varies
- **"Second Chance"** Checking, monthly \$10 with Direct Dep; \$15 without Direct Dep
- **Temporary Paper Checks** (1st 8 free to new checking accounts opened less than 30 days), for 8..... \$5**

COPIES

- **Account history** per print (non-statement copy) \$2*
- **Cashier's Checks & Convenience Loan Checks**, each \$5
- **Cleared personal & Bill Pay checks**, each (two items per statement period are free for the last 12 months)..... \$5
- **Photocopies** each (free for LAFCU business) 50¢
- **Statement retrieval & copies** (free for last 3 months for "Premier" type accountholders), each \$5
(Get up to 36 months of statements for free inside Online Banking)

LOANS

- **Consumer Loan Skip-A-Payment** service, per skip..... \$30
- **DMV Processing for non-dealer transactions**, each..... \$25
- **Loan Extension/Modification**, each..... \$30
- **Loan Payments: Check by Phone & Online Payment Center**, each \$12
- **Real Estate Demand**..... \$30
- **Real Estate Reconveyance** \$95
- **Real Estate Subordination** \$150

ONLINE BANKING

- **Bill Pay** service inside Online Banking, pay unlimited # of bills Free
 - Expedited "next business day" payment if payee accepts electronic payments, per payee \$5
 - Expedited "next business day" payment with a paper check, per payee \$25
- **Bill Pay Non-Sufficient Funds (NSF)**, each \$31
- **External Funds Transfer**, 3-day service free, next day per transfer..... \$10
- **External Popmoney**, 3-day service free, next day per transfer..... \$5
- **External Popmoney "Request Money"**, per request (fee deducted if you receive a payment. No fee charged if request not paid) \$1.50
- **Internal Funds Transfer** Free
- **Online Money Market Account**, if you conduct transactions yourself Free
 - Per transaction at a LAFCU Branch, with a LAFCU Phone Rep, or non-LAFCU Shared Branch..... \$8
 - Per paper copy of any account statement..... \$8

SAVINGS ACCOUNTS

- **Emergency Savings Account**, first withdrawal per month free, then per withdrawal is \$2
- **Holiday Savings Account** early withdrawal, per withdrawal..... \$10**
- **Individual Retirement Account (IRA)**, Opening fee & annual fee, each..... \$5*
 - Transfers to other financial institutions, each..... \$20
- **Overdraft Protection**, ODP (Share Savings, Money Market accounts), per check or item paid..... \$6**

STOP PAYMENTS

- **ACH credit or debit, Cashier's Checks, & Visa Convenience Checks**, each \$26
- **Online Bill Pay payments**, each..... \$31
- **Paper personal checks**, At a branch or on the phone with an MSR, each..... \$26
 - Through TouchTel-24 telephone banking, or Online Banking, each \$15

VISA® CREDIT CARDS

- **Balance Transfer (for Signature Rewards Platinum & Cash Back Platinum only)**, % of the transferred amount 3% (minimum \$10 & maximum \$250).
- **Cash Advances**. Interest is charged from the date of transaction.

A 2% fee is charged for advances on all Visa Credit Cards, except for HELOC Access Cards.

- For advances at ATMs owned by LAFCU: Either \$10, or 2% of the amount advanced plus \$2.50, whichever is greater
- For advances other than those at ATMs owned by LAFCU: Either \$10, or 2% of the amount advanced, whichever is greater

- **Late Payment** (after one day late), each \$20
- **Merchant Draft Copy**, each \$5
- **"Pay By Phone"**, each..... \$10
- **Returned Payment**, per return \$26 maximum

WIRES

- **International Trace**, each..... \$30
- **Incoming Transfer**, each \$10
- **Outgoing Domestic Transfer**, each (1 free wire per month for "Premier" & "Premier-60"; free wires to "Premier Plus") \$20
- **Outgoing International Transfer** each..... \$45 Premier; \$60 all others

* Free to all V.I.P. (Value, Imperial & "Premier" type) Accountholders ** Free to "Premier" type accountholders *** Free to Premier-60 accountholders + Free to Imperial & "Premier" type accountholders.
---Each fee is subject to change without notice, and could be withdrawn from your Share Savings, Checking, or another account...based on the type of fee. For more information, view "Disclosures Summary" on the "Notices" page of our website.