

LeRoy Federal Credit Union Schedule of Fees

Accounts		Services	
Membership Fee	5.00	Notary Service	no charge
Youth Membership Fee	No Charge	Telephone transfer	5.00
Inactive Accounts (6 Months less than \$1000.00)	7.00	ATM Card	no charge
Account closed within 90 days	5.00	ATM Card Replacement	12.00
Re-Open Account within 3 months of closing	25.00	ATM Activities	
Non - Sufficient funds on first party check	35.00	LFCU Machine (LFCU Card)	no charge
Non-sufficient funds	35.00	Deposit	no charge
*Paid Non-Sufficient funds	35.00	Point of sale	no charge
Automatic share draft transfer	5.00	1 transaction per month per account	no charge
Early withdrawal/Closing of Club Account	5.00	2 or more transactions per account	2.00
Micro Film copy of a share draft	5.00	Lost/Stolen # 866-316-2131	
Stop Payment	35.00	Mailed Statements	3.00
Protest (plus postage)	35.00	Snap shot statement	2.00
Domestic Wire Transfer	35.00	Copy of previous statement	5.00
International Wire Transfer	55.00	Copy of statement on a closed account	10.00
Wire Trace or Return	60.00	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
		Abandoned Property / Escheatment	100.00

*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.

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 1/1/2022