

<u>ACCOUNT CHARGES</u>		
NSF/Overdraft Item		\$25.00
Courtesy Pay		\$25.00
Automatic Overdraft Transfer		\$2.00
Stop Payment		\$25.00
Share Draft Order (quantities vary)		depends on style
Share Account Below Minimum (\$10.00) Balance		\$2.00
Share Account Closed Within 6 Months of Opening		\$10.00
Dormant Share Account (12 months inactive)		\$5.00 quarterly
Share Account Withdrawals (3 per month at no charge, maximum 6 (RegD))		\$5.00
Money Market Early Withdrawal Penalty		
3 month, 6 month, 12 month certificate		90 days earned dividend
24, 36, 48, 60 month certificate		120 days earned dividend
<u>LOAN ACCOUNT CHARGES</u>		
		See Loan Disclosure
<u>AUTOMATED/24-HOUR SERVICE CHARGES</u>		
Heart of LA ATM Transaction		FREE
Non-member ATM Transaction		\$2.00
Foreign ATM Transaction (4 per month at no charge)		\$2.00
Visa Check Card Lost (per card)		\$15.00
Visa Check Card Replacement (per card)		\$5.00
Visa Check Card - Priority Issue		\$35.00
Visa Check Card Overdraft Item		\$25.00
Visa Transaction Dispute/Chargeback Denied		Actual Cost
<u>INTERNET OPTIONS</u>		
Online Banking		FREE
"Bill Payer" (unlimited transactions)		FREE
Bill Pay Check Copies		\$5.00
Bill Pay Rush Payments (Draft Check) Next Business Day		\$19.95
Bill Pay Rush Payments (Draft Check) Second Business Day		\$14.95
Bill Pay Rush Payments (Electronic Payment) Second Business Day		\$4.95
Gift Pay- Gift Check		\$2.99
Gift Pay-Donation Check		\$1.99
Mobile Banking		FREE
Mobile Deposit		FREE
<u>MISCELLANEOUS SERVICE CHARGES</u>		
Returned/Unpaid Item - Business Account		\$15.00
Returned/Unpaid Item		\$15.00
Account Research/Reconcile (per hour, \$10.00 minimum)		\$20.00
Christmas Club Early Withdrawal		\$25.00
Item Processed for Collection		\$15.00
Account History Printout (to prior statement date)		\$2.50
Returned Mail Fee / Bad Address		\$5.00
Statement Copy		\$5.00
Photocopy (per page)		\$1.00
Fax Transmission (per page)		\$1.00
Money Order		\$1.75
Cashier's Check		\$3.00
Safe Deposit Box Annual Rental	Size 3 x 5	\$20.00
	Size 3 x 10	\$35.00
	Size 5 x 10	\$45.00
	Size 10 x 10	\$85.00
Safety Deposit Box Drilling and/or Key Replacement		Based on Actual Cost to Credit Union
Prepaid Cards		\$2.50
Tax Levy Fee		\$25.00
Outgoing Wire Transfer		\$15.00
International Wire Transfer		\$40.00
Lagniappe Savings Early Withdrawal		1st \$10.00 / 2nd \$25.00
Collateralized Loan Doc Fee		\$50.00
Business Checking		
Monthly Fee		\$10.00
Cash Order	per \$100	\$0.20
Coin Order	per \$100	\$0.20