

LCRA Credit Union Fee Schedule As of 10/01/2017

Christmas Club Early Withdrawal Fee	\$10.00 Per Withdrawal
PowerChecking Fee (per month with less than required average daily balance)	\$5.00 Per Month
Non-sufficient Funds Check/EFT Fee	\$30.00 Per Item
Check Deposited, Drawn on Self, and Returned Unpaid	\$30.00 Per Item
Stop Payments	\$30.00 Per Item or Sequential Series
Overdraft Protection (Transfers limited-see account agreement)	\$5.00 Per Transfer Transfers made in \$50 increments
Account History or Statement Copy	\$3.00 Per Account History or Statement Copy
Share Draft/Check Copy	\$3.00 Per Share Draft/Check Copy in excess of 2 items per statement period
Account Research/Reconciliation	\$15.00 Per Hour
Outgoing Domestic Wire	\$15.00 Per Wire
Outgoing International Wire	\$40.00 Per Wire
Coin Counting Fee	10% of amount counted over \$25.00 Per Daily Visit
Tax Levy, Garnishment	\$75.00

ATM Card/Point of Sale Fees and Cash Withdrawal/Point of Sale Purchase Limits

ATM/Point of Sale Transaction	No Charge
ATM Cash Withdrawal or Transfer	\$1.00 Per Transaction
ATM Balance Inquiry	\$1.00 Per Transaction
ATM/Cash Withdrawal Limit	\$610.00 per day; max 10 transactions per 24 hour period
ATM/Point of Sale Purchase Transaction Limit	\$610.00 per day; max 20 transactions per 24 hour period
Courtesy Pay Fee*	\$30.00 Per Item

Debit Card/ATM/Point of Sale Fees and Limits

Debit Card/Point of Sale (Signature or PIN) Transaction	No Charge
Debit Card/ATM (PIN) Transaction	\$1.00 Per Transaction
Debit Card Balance Inquiry	\$1.00 Per Transaction
Non-sufficient Funds Debit Card Fee	\$30.00 Per Item
Courtesy Pay Fee*	\$30.00 Per Item

Debit Card Account Research/Documentation	\$15.00 Per Item
Debit Card/Point of Sale Transaction Limit	\$2000.00 Per Day; max 20 transactions per 24 hour period
Debit Card (Cardholder Not Present**) Transaction Limit	\$610.00 Per Day; max 10 transactions per 24 hour period
Debit Card/ATM Cash Withdrawal or Other Pin Based Transaction Limit	\$610.00 Per Day; max 10 transactions per 24 hour period

*The Courtesy Pay Fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, or by other electronic means.

**Cardholder Not Present (cannot enter PIN or sign for transaction)

Check Cashing Privileges for Members limited to amount on deposit with the Credit Union