



FEE SCHEDULE - PERSONAL

Personal Savings (Base/Special) & Money Market Account Fees:		Other Fees:	
Inactive savings account (12 months of no activity and balances of \$250 or less)	\$5 per month	Electronic Payment by Phone using debit card or bank account from another institution	\$10.00 convenience fee per transaction
Excess savings withdrawal (Personal, Custodial, Conservatorship accounts age 23 and up; Trust Accounts; Estate Accounts)	\$5 each after 5 per month	Returned Item Fee	\$30 each
Excess savings withdrawal (Youth, Young Adult, Custodial, Conservatorship Accounts age birth through 22)	\$2 each after 5 per month	Skip-A-Pay (next loan payment)	\$25 each (only once every 12 months)
Money market minimum balance not met	\$5 per month	Check orders – fee depends on style of check ordered	Fee(s) for CheckProtect shipping and taxes apply to all check orders
Money market excessive teller withdrawals	\$5 each after 5 per month	Copies	\$5 per statement/item
Overdraft Protection transfers from your savings (fee applies when overdraft is created by check, ACH debit, ATM withdrawal, debit card withdrawal, or other electronic method)	\$5 per occurrence	Deposit Item Returned (when an item is either cashed for you or accepted for deposit to your account and is returned to us unpaid)	\$15 each
Non-Sufficient Funds (NSF) ³	\$20 per occurrence	Expedited check request (Bill Pay)	\$20 each
ATM, Shared Branching, Debit & Credit Card Fees:		Return Mail/Bad Address	\$5 per month
ATM withdrawals at non-LGE ATMs	\$1 each	Stop Payment (includes Bill Pay)	\$30 each
Withdrawal at a shared branching location	\$5 each	Legal processing for levies, garnishments, subpoenas, etc.	\$50 plus \$0.25 per page for item copies (per occurrence)
Custom cards (first debit/credit card is free)	\$10 each for additional/replacement card(s)	Inactive Checking Account (6 months of no activity and balances of \$250 or less)	\$5 per month
Replacement debit/credit cards (non-custom)	\$5 each	Coin machine for non-members	10% of total amount
Visa International Service Assessment, no currency conversion ²	1.0% of transaction amount	Express/Overnight delivery	\$5 plus cost
Visa International Service Assessment, with currency conversion ²	1.0% of transaction amount	Money orders/Official checks payable to third party	\$5 each
Overdraft Fees for Checking ¹ :		Research/Balancing of account (minimum 1 hour)	\$30 per hour
Overdraft Protection transfers from your savings (fee applies when overdraft is created by check, ACH debit, ATM withdrawal, debit card withdrawal, or other electronic method)	\$5 per occurrence	Wire Transfer – Domestic incoming	\$15 each
		Wire Transfer – Domestic outgoing	\$20 each
Overdraft Courtesy Pay	\$20 per occurrence	Wire Transfer – International incoming	\$20 each
Non-Sufficient Funds (NSF) ³	\$20 per occurrence	Wire Transfer – International outgoing	USD \$65; Foreign \$45
Non-Sufficient Funds (NSF) for Bill Pay ³	\$20 per occurrence plus Bill Pay cost	Balance Inquiry Fee	\$2 each

As of April 1, 2022

¹Maximum 3 daily Courtesy Pay and/or NSF fees charged to your account (excludes overdraft protection transfers).

²An international/foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States. Check out www.LGEccu.org/fee-schedule.html to learn how to avoid a fee.

³An NSF fee may be charged each time an item is presented for payment and returned unpaid, even if it results in multiple fees for the same item.

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