

COST RECOVERY FEE SCHEDULE

This Fee Schedule is effective March 15, 2016

Unless otherwise indicated, the following Service Fees may be charged for each item.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or by any network used to complete the transaction or inquiry.

CHECKING ACCOUNTS		ACCOUNT SERVICE FEES	
Basic Checking - Monthly Fee	FREE	Account Balancing/ACH Research - (First Half Hour)	\$10.00
Horizon Club Checking & Service Package - Monthly Dues	\$6.00	Account Balancing/ACH Research - (Per Hour After First Half Hour)	\$10.00
Premier Advantage Checking & Service Package (Age 50/Retired)	FREE	Account Maintenance Fee - Closure Within 90 Days of Opening	\$5.00
Share Draft Plus Checking - Balance \$500 and Up - Monthly Fee	FREE	Account Maintenance Fee - Re-Opening Within 90 Days of Closure	\$25.00
Share Draft Plus Checking - Balance Under \$500 - Monthly Fee	\$5.00	IRA Account Maintenance Fee - Closure Within One Year of Opening	\$50.00
Dormant Fee (Qtrly) - No activity in past 90 days & balance < \$200	\$5.00	HSA Account Maintenance Fee - Closure Within One Year of Opening	\$50.00
MEMBER REQUESTED CHECKING SERVICES		Copy of Check - Corporate Check (Rush - \$5.00 Extra)	\$3.00
Stop Payment Order on checks & ACH	\$24.00	Copy of Check - Personal/Business Checking (Rush - \$5.00 Extra)	\$3.00
Checks Images Mailed - Per Month	\$5.00	Copy of Check - Member access from Home Banking	FREE
Check Printing - Varies with Style and Quantity of Checks Ordered	Varies	Copy of Deposit/Payment/Check or Item (Rush - \$5.00 Extra)	\$1.00
Copy of Check	\$3.00	Copy of Statement or Interim Statement - Per Page	\$1.00
Temporary Checks - Pack of 8 Checks	\$3.00	Receive Statement via E-Statements on Home Banking	FREE
CHECK CARD / ATM CARD		Dormant/Inactive Fee (Qtrly) - Main Share Account	
Photo Verification Fee - (Free if in conjunction with a dispute)	COST	-No activity past 365 days & balance <\$200	\$5.00
Transaction Fee - At LLCU ATM	FREE	Legal Orders - Garnishment, Attachment, Levy, Summons, Etc.	\$35.00
Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE)	\$1.00	No Address Fee - Per Quarter	\$5.00
Point of Sale transactions (First 6 per Month - FREE)	\$1.00	Mail returned with no address or incorrect address	\$0.50
Check Cashing 3% of the Check (single service members only)	Varies	(If above item "remailed")	\$1.00
Collection Item	\$5.00	Wire Transfer - Mid-States CFCU - C.U. to C.U. Funds Transfer	\$10.00
Corporate Check payable to 3rd party under \$500.00	\$3.00	Wire Transfer - Outgoing - Domestic to Bank	\$20.00
Foreign Currency Conversion Fee - Charged at our Cost	Varies	Wire Transfer - Outgoing - International	\$50.00
Foreign Item - Drawn on Non-U.S. Bank / Credit Union	\$4.00	MEMBER REQUESTED MISCELLANEOUS SERVICES	
NSFs /Overdrafts - ACH and Checks/Share Drafts	\$28.00	Fax Service - Local - 1st 3 Pgs = \$1.00, then \$.50/Page	Varies
		Fax Service - Long Distance - 1st 3 Pgs. = \$1.00, then \$.50/Page	Varies
NSFs /Overdrafts - Debit Card Point of Sale (POS)		Fax Service - Receive Fax - Per Page	\$0.50
Tiered Pricing Based on Amount Covered by Courtesy Pay		Non Loan title work with CU relationship < \$5000 (excluding checking)	\$5.00
Amount Covered by Courtesy Pay	Fees	Photo Copies - Per Page	\$0.10
\$0.00 to \$0.99	\$3.00	Traveler's Checks - Per \$100.00	\$1.00
\$1.00 to \$4.99	\$10.00	Traveler's Checks For Two - Per \$100.00	\$1.50
\$5.00 to \$9.99	\$15.00	Originate ACH Credit (Outgoing)	\$5.00
\$10.00 to \$19.99	\$25.00	MISCELLANEOUS LOAN FEES	
\$20.00 and Above	\$28.00	Mortgage loan fee	\$350.00
Overdrawn Share Accounts	\$28.00	Refinance a non-mortgage loan to a lower rate	\$50.00
Returned Items (Unpaid Deposit/Payment- Member is Maker)	\$28.00	Refinance a mortgage loan to a lower rate	\$100.00
Returned Items (Unpaid Deposit/Payment- Member not Maker)	\$10.00	Visa Gift Card fee for members	\$3.00
Account Transfers (Small Amounts - less than \$50.00 per Transfer)	\$3.00	Visa Gift Card fee for non-members	\$6.00
Withdrawal/Transfer Fee - Savings Account (First 6 Per Month-FREE)	\$3.00	Skip-A-Pay fee	\$25.00
Withdrawal Fee - Christmas Savings - (First 1 Per Quarter - FREE)	\$3.00	LINCOLN-LINE AUDIO TELLER & PC HOME BANKING	
Withdrawal Fee - Vacation Savings - (First 2 Per Quarter - FREE)	\$3.00	Home Banking & Bill Pay (HBBP) Service	FREE
		Lincoln Line Audio Teller	FREE
		Home Banking Bill Pay NSF Items (per item)	\$24.00

SAFE DEPOSIT BOX FEES	
EFFINGHAM OFFICE	\$20.00
3 x 10 Annual Rental Fee	\$30.00
5 x 10 Annual Rental Fee	\$45.00
10 x 10 Annual Rental Fee	
OAKLAND OFFICE	\$15.00
3 x 5 Annual Rental Fee	\$20.00
5 x 5 Annual Rental Fee	\$25.00
3 x 10 Annual Rental Fee	\$35.00
5 x 10 Annual Rental Fee	\$65.00
10 x 10 Annual Rental Fee	
MATTOON OFFICE	\$15.00
5 x 5 Annual Rental Fee	\$20.00
3 x 10 Annual Rental Fee	\$30.00
5 x 10 Annual Rental Fee	\$45.00
10 x 10 Annual Rental Fee	
SPRINGFIELD OFFICE	\$20.00
5 x 5 Annual Rental Fee	\$25.00
3 x 10 Annual Rental Fee	\$65.00
10 x 10 Annual Rental Fee	
DECATUR PROSPERITY SAFE DEPOSIT BOXES	\$25.00
3 x 10 Annual Rental Fee	\$35.00
5 x 10 Annual Rental Fee	\$65.00
10 x 10 Annual Rental Fee	
DECATUR PROSPERITY CONVENIENCE BOXES	
3 x 5 Annual Rental Fee	\$10.00
5 x 5 Annual Rental Fee	\$15.00
3 x 10 Annual Rental Fee	\$20.00
Lost Key Fee	CU Cost
Box Drilling Fee	CU Cost

Home Banking Bill Pay Stop Payment (per item)	\$24.00
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