

FEE DISCLOSURE

Effective 12/1/2008



The following fees are charged by Lower Columbia Longshoremen's Federal Credit Union. Fees are subject to change without notice.

GENERAL

MONEY ORDERS (each)	\$.50*
ESCROW COLLECTION (per payment) .	\$ 5.00
ESCROW COLLECTION SET UP	\$ 10.00*
ACCOUNT CLOSURE	
(within 6 months of opening)	\$ 5.00
BAD ADDRESS/INACTIVE (monthly) . .	\$ 5.00
RETURN STATEMENT	\$ 1.00
COPIES (excess of 10)	\$.10
DOMESTIC WIRE TRANSFER	\$ 15.00
RETURNED DEPOSIT ITEM	\$ 7.50
CORPORATE CHECK STOP PAYMENT	\$ 15.00
STATEMENT COPY (per month)	\$ 1.00
FACSIMILE SERVICES.	\$ 2.00
GIFT CARD.	\$ 3.95
WEBPAY ONLINE BILL PAYMENT . . .	\$ 5.95
THIRD PARTY LEGAL COMPLIANCE	
(per hour, 1/2 hour minimum)	\$ 30.00

SHARE DRAFT

OVERDRAFT (paid or returned)	\$ 20.00
OVERDRAFT (account closed)	\$ 20.00
OVERDRAFT PROTECTION TRANSFER \$	5.00*
STOP PAYMENT (check or ACH)	\$ 10.00*
DRAFT COPY (first 5 free)	\$ 1.00
DRAFT COPY STATEMENT(monthly) . .	\$ 5.00
ACCOUNT ABUSE CLOSURE	\$ 10.00
ACCOUNT BALANCING	
(per hour, 1/2 hour minimum)	\$ 30.00

*Fees are waived for our members who are 60 years of age and older.

Disclosure.fee Rev. 12/2008

FEE DISCLOSURE (Continued)

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**ATM/VISA CHECK CARD**

OVERDRAFT (date of occurrence)	\$ 20.00
LOST/STOLEN CARD REPLACEMENT \$	5.00
OVERDRAFT PROTECTION TRANSFER \$	5.00*
TRANSACTION FEE (ATM Machine) . . .	\$.75
First 4 transactions each month are free	
INQUIRY FEE (ATM Machine)	\$.50

MONEY MARKET ACCOUNT

BELOW MINIMUM BALANCE (\$1,000)	\$ 10.00
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