

LBS FINANCIAL CREDIT UNION FEE SCHEDULE

EFFECTIVE
June 1, 2009

This Disclosure Supersedes All
Disclosures Prior to the Effective
Date Shown Here



Adding Value to the Neighborhood

MEMBERSHIP FEE

| | |
|--|--------|
| Membership Fee | \$1.00 |
| <i>One-time fee per member per account, non-refundable</i> | |

ACCOUNT FEES

(Applies to Savings, Checking, Money Market, HELOC)¹

| | |
|---|---------|
| Non-Sufficient Funds (NSF) <i>(Checks/ACH)</i> | \$20.00 |
| Uncollected Funds <i>(Checks/ACH or other items including account overdrafts caused by ATM and POS transactions posting)</i> | \$20.00 |
| Deposited or Loan Payment Checks Returned <i>(per item)</i> | \$10.00 |
| Stop Payment <i>(Checks/ACH)</i> | \$15.00 |
| Verification of Deposit (VOD) | \$10.00 |
| Overdraft Transfer ² <i>(from Savings, Money Market, or Visa Credit Card)</i> | \$2.00 |
| Check Cashing per transaction | \$1.00 |
| Non-member Check Cashing | \$5.00 |
| HELOC Overlimit Fee | \$10.00 |
| HELOC Draft for less than \$500 | \$5.00 |

CHECKING

| | |
|---|------------------|
| Monthly Service Fee ³ | \$4.00 |
| Temporary Checks <i>(sold in groups of 4)</i> | \$4.00 |
| Personalized Checks | Varies by design |

ATM/DEBIT CARD

| | |
|---|-----------------------------|
| ATM Card ⁴ | No fee |
| ATM Deposit Adjustment Fee <i>(Includes CU Service Center transactions)</i> | \$5.00 |
| Card Replacement fee <i>(lost or damaged ATM, Debit or Visa Card)</i> | \$5.00 |
| Card Rush Fee | Call for current fee |
| Out of Network ATM Transaction Fee ⁴ | \$1.00 |
| Foreign Currency Exchange Fees on ATM/Debit or Visa Card | 1% of transaction amount |
| <i>(If through Visa Network, 1% of U.S. dollar transaction amount if conducted in a foreign country and converted from a foreign currency.)</i> | |

SAFE DEPOSIT BOXES⁵

Bixby Knolls and Lakewood offices only

| | |
|-------------------------------------|---------|
| Key Deposit <i>(refundable)</i> | \$5.00 |
| Lost Key | \$5.00 |
| Drill/Force Open a Safe Deposit Box | At cost |

(Safe Deposit Boxes continuation)

| | |
|------------------------------------|------------------|
| 2" X 4" X 24" (small) ⁶ | \$20.00 per year |
| 4" X 10" X 24" (large) | \$45.00 per year |

AMERICAN EXPRESS TRAVEL PRODUCTS

| | |
|-------------------|---------------------|
| Travelers Cheques | Free to LBS members |
| Cheques for Two | 1.5% of total |
| Gift Cheque | \$2.50 each |
| Gift Card | \$3.95 each |

OFFICIAL CHECKS

| | |
|---|--------|
| Teller Check (<i>three "free" per day if \$100 or more</i>) | \$2.00 |
| Cashier's Check | \$5.00 |

MONEY ORDERS \$2.00

PHOTOCOPIES

| | |
|---|-----------------|
| Statement of Account | \$.50 per page |
| Photocopy of Checks (<i>two checks per statement</i>) | No fee |
| Photocopy of Checks in Excess of Two Checks | \$2.00 per item |

CU SERVICE CENTERS

Refer to CU Service Center Fee Schedule for Shared Branch Transactions

OTHER FEES

| | |
|--|--------------|
| LBS Financial Online Banking: CU OnLine | No fee |
| Bill Payer | No fee |
| Exception or Stop Payment Fee | \$25.00 |
| Check Copy Fee/Proof of Payment | \$15.00 |
| Coin Machine | |
| Excess Coin Deposit ⁷ | 10% of total |
| Non Member Coin Machine Usage Fee | 10% of total |
| Notary Service | No fee |
| Escheat Fee | \$2.00 |
| Legal Processing (<i>per levy or tax lien</i>) | \$25.00 |
| Outgoing Wire Transfer – Domestic | \$20.00 |
| Outgoing Wire Transfer – International | \$45.00 |
| Record Research (per hour) ⁸ | \$15.00 |
| Western Union Check by Phone/Internet | \$7.50 |
| Western Union Commercial Money Order | Varies |
| Loan Deferral Fee | \$25.00 |

See back for Disclosures.

Please Note

All fees will be assessed at the time of service or deducted from your account. If the balance is non-sufficient, you will be notified to pay the required fee. LBS Financial Credit Union may charge any of your accounts for any fee due.

Any fees or charges assessed to the Credit Union for extra service or special handling of your account will be passed on to you.

We reserve the right to change this Fee Schedule at any time. We will notify you as required by law of any changes in charges that may be imposed on an account.

¹Not all fees apply to all types of accounts.

²Maximum of 6 or fewer electronic/automatic transfers per month for Savings and Money Market accounts per Government Regulation D.

³The entire fee is waived by maintaining a \$300 minimum daily balance in the Share Draft/Checking account. Fee is reduced by \$2 for transactions completed only at an LBS Financial ATM and through services such as (but not limited to): HomeTeller, CU OnLine, and the Call Center (instead of an LBS Financial or CU Service Center branch). An additional \$2 can be saved by direct depositing your paycheck into an LBS Financial Checking account and utilizing any of the above services for transactions instead of a branch office. ⁴CO-OP Network (including LBS Financial ATMs) and F&M Bank ATM transactions are free. POS transactions are free from our \$1 surcharge, however, the merchant may have a surcharge. Fees may be charged by ATM Networks not affiliated with the CO-OP Network.

⁵Subject to availability.

⁶\$20 credit for Premier Members.

⁷A usage fee of 10% will be charged on transactions totaling \$250 and over and/or multiple transactions totaling \$250 and over in any given day. A usage fee of 10 percent will be charged for all transactions for non-LBS Financial members.

⁸If your research request involves transactions performed at another financial institution and they charge us for your research, those fees, in addition to our research fee will be passed on to you by being charged to your account.



CU SERVICE CENTERS.
The Member-Friendly Financial Network



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www.lbsfcu.org

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency