



Fees and Transactions

Effective October 2011

Savings Accounts

Minimum Balance.....	\$5.00
Savings Account Closing Fee (within 90 days of opening).....	\$10.00

Checking Accounts

Minimum Balance to Open	\$30.00
FREE LUV Checking Account.....	Free
LUV Checking Account (if daily balance is below \$500).....	per month \$8.50
NSF Check (per check)	\$30.00
Stop Payment	\$30.00
Stop Payment (credit union check)	\$30.00
Teller Checks (payable to member)	Free
Money Orders*	\$2.00
Cashier's Checks.....	\$2.00
Copy of Monthly or Quarterly Statement	\$2.00
Copy of Personal Processed Check (2 free per month)	\$2.00
Copy of Credit Union Issued Check	\$3.00
Account History (mini statement).....	\$2.00
Overdraft Transfer from Savings (per transaction)	\$3.00
Overdraft Protection from Loan (per transaction).....	\$3.00
Check Printing	vary by style

LUV Fund Money Market

Minimum Balance.....	\$2,000
Minimum Withdrawal.....	\$500
Maximum Number of Monthly Withdrawals	2

ATM/Debit Card and Flash Forward 24/7 Transactions

ATM/Debit Card Daily cash limit from ATMs.....	\$750
ATM/Debit Card Transaction (non-CU ATMs & out of network ATMs).....	Free
ATM/Debit Card Transaction (CU-Owned ATMs & machines in network) ..	Free
ATM/Debit Card (Debit) Transaction Point of Sale.....	Free
ATM/Debit Card Replacement card	\$5.00
Flash Forward 24/7 Audio Response.....	Free
Home Banking Internet Account Access	Free

Online Bill Pay

Online Bill Pay Same Day Payment (electronic).....	\$9.95
Online Bill Pay Same Day Payment (paper check).....	\$14.95
Online Bill Pay Person-to-Person Payment.....	\$0.50
Online Bill Pay Account-to-Account Payment.....	Free
Online Bill Pay Stop Payment.....	\$25.00

Other Fees

Non-Sufficient Funds Caused by an ACH or Recurring Debit Transaction.....	\$30.00
Checks Drawn on Another Financial Institution and Returned to CU (fee on each returned check).....	\$30.00
Courtesy Pay Fee.....	\$28.00
Domestic Outgoing Wire Transfer.....	\$25.00
International Wire Trace.....	\$25 min.
International Wire Transfer	\$50.00
Foreign Check Collection.....	\$7.50 min.
Domestic Western Union Transfer	\$25.00
International Western Union Transfer.....	\$50.00
Western Union Quick Collect.....	\$15.00
Extensive Account Research (one hour minimum)	\$25 hr
Bad Address Fee (per year after 12 months with bad address).....	\$50.00
Dormant Account - no activity after 12 months (per year).....	\$50.00
ACH Debit Origination	Free
ACH Debit Origination Return Item Fee	\$30.00
Fed Ex Overnight Fee.....	\$10.00
Levy/Garnishment Administration Fee.....	\$40.00

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