Account Cancellation .................. $25.00
(if closed within 90 days of opening)
Savings (Share) Account .......... $ 5.00
(if minimum monthly balance is under $25)
Dormant Account Fee .......... $ 5.00
(if there is no activity for over two years)

Share or Share Draft (Checking) Account
-Excess check fee withdrawals (per check):
  1-3 withdrawals per quarter .......... FREE
  4 or more withdrawals per quarter $ 5.00
- Stop payment ....................... $25.00
- Courtesy Pay ................. $25.00
- Check copy .................. $ 5.00
- Duplicate statement per quarter ... $10.00
- Returned Item
  Overdraft, NSF, ATM, ACH .......... $25.00
  Sustained overdraft per day ...... FREE

Club account withdrawals or transfers:
(Excludes Christmas Club)
  1 per quarter ....................... FREE
  2 or more per quarter .......... $ 5.00
Verification of deposit ................ $10.00

Wire transfer in ....................... FREE
Wire transfer out, domestic ........ $25.00
Wire transfer out, international .......... $45.00
Bank reference letter .......... $10.00
Bank by Internet ................ .... FREE
Notary public for member ........ FREE

LOYOLA CREDIT UNION
People Helping People
Debit Card fees charged by Loyola Credit Union, per month, for PIN-based transactions.

NOTE: Out-of-Network ATM charges may also apply

1-5 transactions .................. $ 0.50
6-10 transactions ................ $ 1.00
11 or more transactions .......... $ 1.50
Foreign transaction fee . . . 1% of transaction

Debit Card transaction ............... FREE
Additional Debit Card .............. $5.00
Debit Card replacement .......... $10.00

IPay (Online Bill Pay) usage fee if less than 2 transactions in a month ........ $7.00

Visa Credit Cards:
Cash advance ............... 1% of total or $5.00, whichever is greater

Balance transfers............... FREE
Classic/Platinum card replacement . . $10.00
Check card international ... 1% of transaction

Overdraft/Transfer Protection (Regulation D):
If available, money will be automatically transferred from your primary share account to cover outstanding checks. Please note that these transfers are subject to Regulation D limitations of six (6) electronic (ACH automated, overdraft/transfer, A.R.T., or on-line banking) transfers per month.

According to Federal Reserve, Regulation D if you exceed these limitations, the item might not be covered, your account may be subject to a fee, or be closed. Please contact Loyola University Employees Federal Credit Union for more information.

Loyola University Employees Federal Credit Union
2160 S. First Avenue, Room 0903
Maywood, IL 60153
Phone: 708.216.4500
Fax: 708.216.6546
Website: www.luefcu.com