

LOYOLA CREDIT UNION FEE SCHEDULE

Effective April 1, 2016

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





FEE SCHEDULE
 Effective April 1, 2016
 (Continued)

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.

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