

LOYOLA CREDIT UNION FEE SCHEDULE

Effective April 1, 2021
(Fees are subject to change)

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
(per month, if there is no activity for over two years)

Returned Mail \$5.00

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 \$30.00

Wire transfer out, international \$50.00

Bank reference letter \$10.00

Bank by Internet **FREE**

Notary public for member **FREE**



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(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 |
| Debit Cash Advance fee | \$10.00 |

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

Visa Credit Cards:

| | |
|--|--|
| Loan/Visa Application fee | \$15.00 |
| Cash advance | 1% of total or \$5.00, whichever is greater |

| | |
|--------------------------------|-------------------|
| Balance transfers | FREE |
| Visa Card replacement | \$10.00 |
| Foreign transaction fee | 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, or online 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

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