Truth-in-Savings Act Fee Schedule (Schedule)
This Fee Schedule is part of your Agreement with the Credit Union

Lake Michigan Credit Union
PO Box 2848
Grand Rapids, Michigan 49501
(800) 242-9790
If you have any questions or require current rate information on your accounts, please call (616) 242-9790 or (800) 242-9790.

Additional Deposit Availability and Business Day Disclosure:

The Credit Union's "daily cut-off time":
All deposits or transactions received after the time we close for business on a day we are open or received after we open our Night Depository, or received on a day on which we are closed for business, will be treated as if received on the next business day that we are open. Our business hours are listed below.

The Credit Union's "daily cut-off time" for Uniform Commercial Code Funds Transfers:
Any request for a transfer after 1:00 p.m., will be sent on the next business day we are open.

ATM Deposits:
In addition to the hold periods set forth in your Membership Agreement and herein, deposits made after 8:00 P.M. are considered as made on the next business day.

The Credit Union's business day disclosure:
Our business days are Monday through Thursday 9:00 a.m. to 5:30 p.m., and 9:00 a.m. to 6:00 p.m. on Friday, excluding holidays. Our Night Depository is opened at 9:00 a.m. daily. (Deposits made after 9:00 a.m. or on a day we are not open will be processed on the next business day we are open).

Stop Payment Orders:
The Credit Union will not be obligated to take any action on a valid and appropriate Stop Payment Order received after end of business day until after we open for business on the following business day.

Online Bill Payment Stop Payment Order:
You can revise a payment before 8:00am EST for same day payments; or before 11:00am EST for future payments. All payment adjustment requests should be directed to Bill Pay customer service at 844-357-6727.

Approved Check Printer(s) / Vendor(s): Harland Clarke

Account Specific Fees and Other Important Information

Advantage 50 Checking – No minimum balance to open, no monthly maintenance fee, no minimum to earn dividend. For members age 50 and older.
Free Checking – no minimum balance, no dividends
Health Savings – Transfer Fee of $25.00 per transfer to another institution
Holiday Club – Account Guidelines Plan Period is from 10/01 thru 9/30. Funds will be distributed to Primary Checking account, or Primary Savings account if no primary checking account exists. • Early Withdrawal Fee of $3.00 plus any accrued dividends
Money Market and Max Money Market – No minimum account balance is required to earn interest.
Investor Checking Account – Minimum Balance Fee of $10.00 per month if daily balance falls below $2,500.00
Max Checking - Account Guidelines: To earn dividends and be eligible to receive up to $10 credit per month in ATM withdrawal fee refunds, during each period you must: a) maintain direct deposit to your account; b) have a minimum of 10 debit card/pin transactions **or** a minimum of 10 credit card transactions post during the period c) log into Online Banking at least 4 times and d) be eligible for, signed up for, and receive e-statements. • Dividends not earned on balances greater than $15,000.00.
Max Savings – Minimum daily balance of $100.00 to earn dividend; higher rate on $100,000.00 and above.
Member Savings - $5.00 minimum to open, $100.00 minimum to earn dividend. Member Savings is subject to a $5.00 monthly non-relationship account fee if one of the following are not met: direct deposit, 23 years of age and under, $300 minimum balance or another account relationship.
Savings – No minimum balance to open, $100.00 minimum to earn dividend

Fees, Service Charges and Limitations for All Accounts

Account Closure Fee (within 90 days)	$5.00	Escheatment Fee	$50.00 per occurrence
Account Research Fee	$20.00 per hour plus $0.50 per item	Instant Check Fee	$2.00 / sheet of 4
ATM Limits	$200.00/ 10 withdrawals per Business Day	IRA Transfer to Another Financial Institution	$35.00 per transfer
Bill Pay Fee (free with LMCU direct deposit)	$5.95 per month	Legal Processing Fee (garnishments, levy, etc.)	$75.00 per item
Bill Payment Limits:	$25,000.00 per Business Day	Money Order Fee	$2.00 per item
Cashier/Corporate Check Fee	$5.00 per item		
Checking Account Balancing Fee	$20.00 per hour	Non-Proprietary ATM Fee	$2.00 per transaction $2.00 per inquiry
Check Card Limits	$9,999.99 / 15 per Business Day	Non-Relationship Account Fee	$5.00 per month
Check Cashing Fee for Non-Members	$5.00 per item	Non-Sufficient Funds (NSF) Fee	$30.00 per item
Check Copy Fee	$2.00 per copy	POS Limits:	$9,999.99 / 15 per Business Day
Check Printing Fee	Set by Check Printing Vendor	Returned Deposit Item Fee	$10.00 per item
Courtesy Pay Fee	$30.00 per occurrence	Statement Copy Fee	$5.00 per statement
Debit Card Replacement Fee	$5.00 per card	Stop Payment Fee	$30.00
Deferred Comp Transfer Fee to Another Institution	$35.00 per transfer	Teller Assisted Telephone Transfer Fee - Phone Banking is Free	$1.00 per transfer
Dormant Account Fee (after 6 mos of no activity)	$5.00 per month		
Safe Deposit Box Rental Fee		Wire Transfer Fee	
2x5	$30.00 per year		
3x5	$35.00 per year	Outgoing - Domestic	$25.00 per wire
5x5	$45.00 per year	Incoming - Domestic	$10.00 per wire
3x10	$45.00 per year	Outgoing - International	$50.00 per wire
5x10	$65.00 per year	Incoming – International	$15.00 per wire
7x10	$85.00 per year		
10x10	$105.00 per year		
10x15	$125.00 per year		
Par Value of a Membership Share: $5.00			

Expedited Service Fees

Payments by Credit Card:
- $15.00 for all consumer loans
- $20.00 for multiple consumer loans
- $25.00 for mortgage loans
- $35.00 for mortgage +consumer loans

Payments via Check by Phone: $10 for all loans

LMCU provides Online Banking to make loan payments and avoid these fees.

Important Information Regarding Your Electronic Services

To report a lost or stolen ATM card or other access device after hours, call 866-304-8684.

Networks Available for EFT Transactions -- NYCE, VISA, Plus, Allpoint