

Account Related Fees	Fee	Occurrence
Account Closing (Closed within 90 days)	\$5.00	Each
Escheated Account Fee	\$50.00	Each
Excessive Withdrawals from Savings (After 6 per month)	\$5.00	Each
Holiday Share Withdrawal Fee (Except on November 1 st)	\$5.00	Each
Inactive Account (After 12 months without activity)	\$5.00	Per Month
Money Market Below Minimum Balance	\$10.00	Per Month
Money Market Excess Withdrawal (After 6 per month)	\$10.00	Each
NSF Fee - Item Paid/Unpaid (ACH, Check, ATM, POS)	\$25.00	Each
Overdraft Transfer (Manual)	\$10.00	Each
Overdrawn Fee - Item Paid (ACH, Check, ATM, POS)	\$25.00	Each
Paper Statement Fee ¹	\$5.00	Per Month
Premium Checking - Super Shopper	\$5.00	Per Month
Premium Checking - Total Travel	\$5.00	Per Month
Premium Checking - Truly Superior	\$8.00	Per Month
Return Deposit (3 rd Party)	\$10.00	Each
Return Deposit (Member Originated)	\$25.00	Each
Return Check/Item (Loan Payment)	\$25.00	Each
Share Account Below Minimum	\$5.00	Per Month
Statement Copy (Free online)	\$5.00	Each
Stop Payment Fee (Share, Check, ACH, Official Check)	\$35.00	Each
Summer Bridge Withdrawal Fee (Except on June 1 st)	\$5.00	Each

Electronic Service Fees	Fee	Occurrence
ACH Origination - Outgoing	\$10.00	Each
ACH Stop Origination	\$10.00	Each
ATM Card Monthly Maintenance Fee (Per card)	\$1.00	Per Month
ATM/Debit/Credit Card International Transaction Fee	Pass Through	Each
ATM Excessive Withdrawal Fee (After 5 per month)	\$1.00	Each
ATM NSF or Empty Envelope Deposit	\$35.00	Each
ATM and VISA Debit Replacement Card	\$10.00	Each
Bill Pay Stop Payment Fee	\$35.00	Each
Check/Draft Copy	\$5.00	Each
Card Replacement Fee (ATM/Debit/Credit)	\$10.00	Each
Card Rush Order (ATM/Debit/Credit)	\$50.00	Each
Debit Card Draft Copy	\$15.00	Each
Debit Card Excessive ATM Withdrawals (After 5 per month)	\$1.00	Each
Inbound Wire Fee	\$10.00	Each
International Incoming Wire	Costs	Each
Outgoing Wire - Domestic	\$20.00	Each
Personalized Debit Card	\$10.00	Each
VISA Gift Card - Purchase, Pre-Paid Debit	\$5.00	Each

General Fees	Fee	Occurrence
Address Change Notification from Post Office	\$5.00	Each
Check Cashing Fee (Non-Member cashing or converting to an Official Check)	1%-\$5 min/\$15 max	Each
Check Cashing Fee (Savings only with a balance less than \$250)	\$5.00	Each
Counter Checks (First 5 free)	5/\$1.00	Each
Extension Fee	\$50.00	Each
Foreign Collection Item Charges	\$25.00 plus costs	Each
Garnishment Levy/Legal Processing Fee	\$50.00	Each
Medallion Signature Guarantee	\$10.00	Per Item
Official Check Fee (First one free per day)	\$5.00	Each
Research Fee	\$25.00	Per Hour
Skip A Pay	\$25.00	Each
Safe Deposit Box Fees	Fee	Occurrence
3x5 - 10x10 (Depending on box size) ²	\$20.00 - \$100.00	Per Year
Safe Deposit Box Missing Key or Drilling Fee	\$150.00	Each

Health Savings Account Fees	Fee	Occurrence
HSA Dormant Inactive Fee	\$5.00	Per Month
HSA Monthly Service Fee ³ (Balance of less than \$500)	\$7.00	Per Month
HSA Monthly Service Fee ³ (Balance of \$500-\$1000)	\$5.00	Per Month

¹Monthly Service Fee waived if enrolled in eStatements, Bill Pay, and Direct Deposit

²Fee does not include sales tax. Sales tax varies by branch location.

³Monthly Service Fee waived if enrolled in eStatements, Bill Pay, and Direct Deposit

Note: Some fees may be waived or reduced on products and services usage.

If you have questions regarding our fee schedule, please contact us at (480) 967-9475.

Landings Credit Union is federally insured by the National Credit Union Administration. Visit NCUA.org for more information.