

Schedule of fees and charges

Note: Some fees may be waived or reduced based on Lighthouse Pricing relationship or other qualifying criteria. Call for details.

Checking accounts

AnyAccess Checking \$8.50 per month

EZAccess Checking \$3 per month

Waived with eStatements

AccessBuilder Checking \$15 per month

Per-check Eight free per month; then 50¢ each

EZAccess, AccessBuilder only

Personalized checks Varies according to style

Electronic Transfer Account \$3 per month

Account reconciliation \$20 per hour

Overdraft transfer from another share account \$5 per transfer

Overdrawn Accounts (funds not available for transfer)

Occurrences per calendar year

1-3 \$29

4-6 \$31

7+ \$33

Courtesy Pay

Occurrences per calendar year

1-3 \$29

4-6 \$31

7+ \$33

Copies of paid checks Two free per statement; then \$3 each

Stop payment \$25

Cancel stop payment \$6

Bill Pay \$0 per month

Additional Fees Apply for the following services:

Expedited Funds Check – Overnight \$14.95

Expedited Funds Check – Two Days \$9.95

Expedited Funds Electronic \$4.95

Gift Check \$2.99

Charitable Donation Check \$1.99

ATM/POS/Visa Debit

Non-CO-OP ATM transactions may be subject to fees by ATM owner or merchant.

Withdrawals

CO-OP ATM Eight free per month; then \$1 each

Unlimited with Relationship Plans

All others \$2 each

Inquiries

CO-OP ATM Eight free per month; then \$1 each

Unlimited with Relationship Plans

All others \$1 each

Replacement card \$5

Foreign currency conversion/ISA 1% of transaction amount

Membership

New membership \$5

Close membership within 90 days of opening \$5

Inactive account \$10 per month

Consumer loans

Auto refinance \$150

Auto equity \$75

Skip-A-Pay \$35 per payment skipped

General

Cashiers check	\$5 each
Check cashing if non-member	\$5 each
Check cashing if less than \$100 on deposit	\$2 each
Collection Item	\$25
Compliance with legal order:	
Minimum billing per order	\$50
Labor	\$20 per hour
check copy	\$3 each
Backup federal withholding per IRS request:	
Set-up	\$25
Transmittal of Dividend	\$5 per payment
EZ Connect set-up	\$10
Immigration and Naturalization documentation	\$15
Money order	\$3
Notary	\$10 per non-PLCU paper
<i>3 free per month with \$1,000 balance and checking account</i>	
Notice of escheat	\$2
Returned items	
Deposited, cashed or loan payment	\$15 each
Returned statement due to invalid address	\$5
Savings account maintenance	\$3 per month
<i>Accounts with only regular savings and an average daily balance less than \$300. Youth accounts exempt.</i>	
Signature Medallion Guarantee	\$10
Check by Phone	\$10
Statement copy	\$3 each
Telephone transfer checking/savings	\$1
<i>No charge for ARROW transactions</i>	
Temporary checks (packet of eight)	\$2
Transaction photo	\$25
Verification of deposit	\$10
Verification of loan and mortgage	\$10

Transfers

Wire transfer	
Outgoing domestic	\$25
Incoming	\$10

Real estate

Demand/Payoff Quote	\$30
Reconveyance	Request Fee
Subordination	\$150
Processing Fee	\$300



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