

# 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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