

SERVICE CHARGES

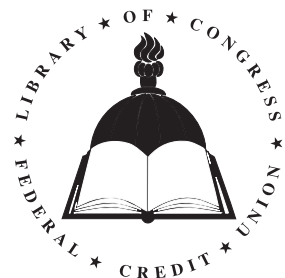
Madison Member Service Office
101 Independence Ave. S.E., LM 634
Washington, D.C. 20540-9997

Mail and Administrative Office
8100 Professional Place, Suite 308
Hyattsville, MD 20785-2229

Shared Branch Office Locations and Hours
lfcu.org

Communications
(202) 707-5852
(800) 325-2328
Fax: (202) 707-5643 Madison
Fax: (202) 707-6418 Administration
ELSIE: (202) 707-1476
ELSIE: (800) 933-5743
Web: lfcu.org
E-mail: culine@lfcu.org

A TRADITION OF TRUST



ACCOUNTING RESEARCH

- Account Research (hourly) \$20.00

ATM/CHECKCARD

- All on-site transactions FREE
- Surcharge-free networks FREE
- Point-of-sale transactions FREE
- Automatic transfers from shares 2.00
- Card or PIN replacement 10.00
- Overdraft 25.00

Checking members:

- 10 network, monthly
 - (see “QuickLinks” on lfcu.org for all networks) FREE
 - More than 10 network, monthly 1.00

Monticello Society members:

- 20 network, monthly FREE
- more than 20 network, monthly 1.00

Account Discovery members:

- Unlimited network, monthly FREE

Non-checking members:

- All foreign network transactions 1.00

CHECKING (Share Draft)

- Automatic Transfers from Shares 2.00
- Certified Drafts 10.00
- Check Copies, online FREE
- Check Copies, archived 5.00
- Check Printing varies by check style
- Insufficient Check Funds (each) 25.00
- Individual Stop Payments 25.00
- Range of Stop Payments 25.00
- Re-open Checking Account after forced close 25.00
- Uncollected Funds 25.00

ELSIE FREE

24-hour touch-tone phone access services are free to all active members. Services include English/Spanish balances; transfers; withdrawals; deposit verifications; tax information; checks cleared; check copies and reorders; and fax information.

(202) 707-1476 • (800) 933-5743

HOME BANKING

- Account Access FREE
Account access services include balances, histories and transfers of funds between accounts.
- Stock Tracker FREE
- Bill Pay FREE
- Monthly, non-use fee 3.95

LEGAL PROCESSING

- Tax Levy & Garnishment 50.00

LOANS

- Re-application Fee (if applicant is denied twice in two months) 25.00
- Share Secured Loan Applications (if amount is less than \$500) 10.00

MEMBERSHIP

- Membership Fee — One-time 5.00
- Account closing within six months of opening 10.00
- Accounts closed for transfer of funds to another institution (each) 5.00

MICROFILM COPY

- Per Document 5.00

MONEY MARKET SHARE ACCOUNT (MMSA)

- Certified Checks 10.00
- Check Copies, online FREE
- Check Copies, archived 5.00
- Check Printing 20 free-pak
- Insufficient Check Funds 25.00
- Individual Stop Payments 25.00
- Range of Stop Payments 25.00
- Uncollected Funds 25.00
- Withdrawals after three 5.00

SPECIAL SERVICES

- Account Transaction Printout 3.00
- Account Verification 5.00
- Deposit Item Returned 30.00
- Dormant Accounts (quarterly) 10.00

SPECIAL SERVICES (continued)

- Duplicate Statements, online FREE
- Duplicate Statements, archived 5.00
- Money Orders 2.00
- Re-deposit Items 5.00
- Return Mail Fee 2.00
- Returned ACH Item 25.00
- Share Withdrawal by Credit Union Check to Third Party 2.50
- Stop Payment — CU Check 25.00
- Travelers Cheques
 - Single 1% of Purchase
 - Two-party 1.5% of Purchase
 - Gift Checks 2.50
- Notary Public (member) FREE
(non-member) 2.00
- Signature Guarantee FREE

VISA Credit Card

- Annual Fee FREE
- Overlimit Fee FREE
- Late Payment 25.00

WIRES

- Inbound FREE
- Outgoing
 - Domestic 15.00
 - Foreign (U.S. currency) 45.00
 - Foreign (non-U.S. currency) 75.00

Contact us for information about fee waivers on selected services that may apply to members of LCFCU clubs including Monticello Society (age 50+), Discovery Club (ages 0-12), and Account Discovery (teens 13+).

All service charges listed are per transaction, unless otherwise indicated.

We reserve the right to adjust service charges without prior notice. Service charges may reduce earnings.

