

Liberty Savings

FEDERAL CREDIT UNION

DISCLOSURE OF ACCOUNT TERMS

Membership

Membership Fee: \$10.00

(waived for members from Select Employee Groups & Youth Accounts)

Membership Termination Fee

First 12 months after account opening: \$25.00

Termination Fee after 12 months: \$10.00

LibertyLink Online Banking

Password reset: \$5.00

TellerPhone PIN reset: \$5.00

Primary Savings Accounts

Minimum balance to avoid fee: \$25.00

Below minimum balance: \$5.00 per month

Freedom Checking Accounts (no minimum balance)

Overdraft transfer from shares: \$5.00 per item

Returned Check: \$25.00

Overdraft Honored: \$25.00

Uncollected Funds: \$25.00

Check Copy – Mailed or Faxed: \$12.00

Check Copy – in person request: \$10.00

Stop Payment: \$25.00

Check Series Stop Payment: \$35.00

Change of Checking Account Number (limit once per year): \$35.00

Account Access (ATM/DEBIT)

Lost or stolen replacement card: \$10.00

Card RUSH delivery: Subject to shipping charges

Card delivered to credit union: \$15.00

PIN reset: \$5.00

PIN mailer: \$2.00

Additional cards: \$5.00 each

Involuntary Revocation: \$15.00

Club Accounts

Early withdrawal: \$15.00

IRA Savings Account

Account closing: \$25.00

Money Market Accounts

Excessive withdrawals: \$5.00 each

Below minimum balance (\$2500): \$10.00 per month

Other Services

Check Cashing: 0.5% of check amount

Money Orders: \$2.00

Late Loan Payment: \$10.00

Non-member loan application fee: \$35.00

Loan application (reapply within 6 months of decline): \$25.00

Miscellaneous Services

Wire Transfer (incoming): \$25.00

Wire Transfer (outgoing): \$25.00

Wire Transfer (foreign): \$50.00

Interim Statement (print-out): \$3.00

Paper Statements: \$3.00 per statement

Statement Copies: \$3.00 per copy

Immigration Letter: \$40.00

Account Research: \$30.00 per hour

Inactive Account Fee: \$10.00 per month

Legal Process (subpoenas, levies, etc.): \$50.00 per document

Returned Mail: \$5.00 per occurrence

Verification of Deposit: \$15.00

Verification of Account: \$15.00

Involuntary Account Closure: \$25.00

Address Verification Search: \$10.00

EFT Overdraft: \$25.00

Telephone Transactions

If transaction can be accomplished via online banking (LibertyLink) or TellerPhone and member still desires to have it done over the phone, a charge of \$7.00 per transaction shall be applied. This includes balance inquiries, account transfers, payments, etc.