# Liberty FEDERAL CREDIT UNION

## Consumer Fee Schedule

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| **Insufficient Funds (NSF) Returns (per presentment)**<br>Checks, debit card, or electronic overdrafts that are returned due to NSF or closed account. | $27.00 |
| **Courtesy Pay/Insufficient Funds(NSF) Paid (per item)**<br>Items paid by discretionary courtesy pay that would otherwise be returned. | $27.00 |
| **Line of Credit Overdraft Transfer**<br>A fee will be charged to the checking account per advancement for automatic overdraft transactions to pay for check, debit card, and ACH transactions. This fee applies only when the credit union advances funds to pay an overdraft. It is not applicable on advancements requested by the member. | $4.00 |
| **Overdraft Transfer From Regular Share Account** | $4.00 |
| **Stop Payment on Member Check or Electronic Withdrawal** | $27.00 |
| **Opportunity Checking (per month)** | $7.50 |
| **Starter/Temporary Checks (four checks)** | $4.00 |
| **Duplicate Periodic Statement Copy (per statement)**<br>Members enrolled in our free eStatement service can obtain statement copies online or in a branch at no charge. | $4.00 |
| **Duplicate Tax-Reporting Form or Notice** | $2.00 |
| **Money Order** | $2.00 |
| **Cashier's Check**<br>There is no charge when a cashier's check is payable to the account holder only or is issued as loan proceeds. | $2.00 |
| **Cashier's Check Copy** | $4.00 |
| **Deposited or Cashed Check Copy**<br>Within the past year<br>Greater than one year<br>Members using online banking can obtain copies of checks written on their accounts online at no charge. | <br>$2.00<br>$5.00 |
| **ATM Withdrawals**<br>Up to ten ATM withdrawals per account per month may be made at any ATM without charge. A $2.00 fee will be assessed for each additional ATM withdrawal per month. However, other institutions may asses a usage fee. This fee is withdrawn from the applicable account as one charge at the end of the month. *This fee does not apply to Vertical and Platinum Rewards Checking accounts. | $2.00 fee charged for each ATM withdrawal over ten* |
| **ATM Fee Reimbursement**<br>Qualified Vertical and Platinum Rewards Checking accounts may be reimbursed for ATM usage fees that are charged by other institutions. We will reimburse up to $15.00 to the applicable checking account at the end of the month. Please see our Rate Information for qualification criteria. | Refund up to $15.00 |
| **Replacement ATM, Credit, or Debit Card** | $5.00 |
| **Returned Deposited Check or ACH (per item)** | $7.00 |
| **Foreign Check Deposit/Collection Item** | $10.00 |
| **Tax Levy/Court Order/Subpoena Processing (one hour minimum)** | $20.00/hour |
| **Loan Payment - Debit Card or Check by Phone** | $10 per payment |
| **Consumer Late Loan Payment**<br>(Applicable when a consumer loan payment is late 15 days or more.) | $25.00 |
| **Returned Loan Payment Check** | $27.00 |
| **Skip-a-Loan Payment Processing**<br>(subject to approval) | $35.00 |
| **Mortgage Payoff Priority Handling** | $20.00 |
| **Night Depository Key** | $1.00 |
| **Balance/Research Account**<br>(one hour minimum) | $20.00 per hour |
| **Visa® Gift Card** | $2.00 |
| **Prepaid Reloadable Debit Card**<br>Travel Money<br>Everyday Spend<br>Other prepaid reloadable debit card fees may apply. | <br>$6.00<br>$7.00 |
| **Coin Counting**<br>There is no charge for rolled coin deposits, and coin wrappers are available at no charge. | 2% of the amount counted |
| **Domestic Outgoing Wire Transfer** | $20.00 |
| **Foreign Outgoing Wire Transfer**<br>*Additional fees may be charged for foreign wires by the processing and receiving institutions. | $40.00* |
| **Inactive Account**<br>A primary account owner with aggregate share balances less than $200 and no activity for two years or more will be charged a monthly inactivity fee. Only withdrawals, deposits, and loan payments are considered activity. Primary account owners are exempt from the fee if they are under age 23 or have any of the following products: Individual Retirement Account, Coverdell Education Savings Account, Health Savings Account, Decedent Share Account, active loan, credit card, or safe deposit box. | $5.00 per month |
| **Outgoing Local Fax**<br>For purposes unrelated to any of your accounts. | $2.00 |
| **Printed Checks**<br>Logo check designs will be available at no charge to Silver Dollar Club members 55 and older. Limit one free box per order and four boxes per year. Other check designs and duplicate styles will be available at regular price. Members under 23 qualify for a free first box of non-duplicate logo checks. Free checks are available on personal accounts only. | Varies |
| **Safe Deposit Box Annual Rental**<br>3 x 5 x 22 inches<br>3 x 10 x 22 inches<br>5 x 10 x 22 inches<br>10 x 10 x 22 inches<br>^Members 55 and older in the Silver Dollar Club receive a 20% annual discount on one safe deposit box, excluding business, organization, and estate accounts. Any member renting a minimum of three safe deposit boxes receives a 20% discount on each box annually. Silver Dollar Club and multiple-rental discounts may not be combined. | <br>$20.00^<br>$30.00^<br>$40.00^<br>$75.00^ |
| **Safe Deposit Box Rental Late Payment** | $10.00 |
| **Safe Deposit Box Key Replacement** | $7.50 |
| **Safe Deposit Box Drilling** | Actual Cost |
| **Debit & Credit Card Foreign Transaction Fee** | up to 1% of the amount swiped |

Other fees associated with particular account types will be disclosed at the time of application and/or approval. The information contained in this Fee Schedule is accurate as of 04/2025 and may change after that date. For current information, call us at (812) 477-9271 or toll-free at 1-800-800-9271. Fee information is also available on our website at libertyfcu.org/fees.

**Our Business and Organization Fee Schedule is available upon request.**

EQUAL HOUSING LENDER

Federally Insured by National Credit Union Administration.