



## FEE SCHEDULE

Effective January 1, 2020

### Membership

Membership Fee ..... \$1.00

### Service Charges

Cashier's Check ..... \$5.00  
 Redeposit Item.....\$5.00  
 Deposit Item Returned .....\$15.00  
 Stop Payment .....\$15.00  
 Duplicate Statement Copy.....\$5.00  
 Mailed Receipt Copy.....\$1.00  
 Returned Statement .....\$5.00  
 Dormant Account .....\$10.00/mo  
   *after 12 mos.*  
 Tax Levy ..... \$50.00  
 Garnishment ..... \$50.00  
 IRA Transfer.....\$25.00  
 IRA Closure ..... No Charge  
 Skip A Payment..... \$30.00  
 Loan Late Fee ..... \$35.00  
 Credit Report.....\$3.00  
 Fax & Photocopy Fee *up to 4 pages* ..... \$2.00  
   *5 or more pages* \$4.00

### Account Research

Research Per Hour ..... \$25.00  
   *first 15 minutes no chg.*  
 Acct. Reconciliation Per Hour..... \$25.00

### Overdraft Protection-Linked Acct.

Auto Transfer .....\$5.00  
   *per item > 5 per month*

### Protection Plus Checking

Monthly ID Protection Fee..... \$4.00

### NSF Returned Check & ACH

NSF Returned Check and ACH..... \$32.00

### NSF Paid Check & Courtesy Pay

NSF Paid Check and Courtesy Pay..... \$32.00  
 Max. Daily NSF Paid . . . Paid up to.....\$650.00

### Wire Transfers-Domestic

Incoming.....\$15.00  
 Outgoing.....\$15.00

### Wire Transfers-International

Incoming..... \$50.00  
 Outgoing .....\$40.00

### ATM

Replacement Card .....\$10.00  
 Transaction at Foreign Terminal.....\$1.75  
   *>5 per month*

Non-member Transaction .....\$2.00  
 ATM Overdraft .....\$32.00  
 ATM 24 hr. Withdrawal Limit .....\$510.00  
 POS Credit Limit..... \$2,500.00

### Bill Pay

Bill Pay NSF.....\$32.00  
 Bill Pay Stop Payment.....\$30.00

24 GLEN AVE., COOPERSTOWN, NY 13326

607-547-5700 • 877-378-6466

\*Denotes Fee Decrease \*\*Denotes Fee Increase



Lobby/Drive Thru Hrs: Mon-Thurs 8am-4pm, Fri 8am-5pm, Sat 8am-12pm • 24 Hr ATMs • 24 Glen Ave (Main Office), 1 Atwell Rd (Bassett Hospital Lobby) & 60 River St ( Bassett Clinic Building), Cooperstown

Phone Access Teller [PAT] System: 607-547-5700 • 877-378-6466, option 2 • E-mail: info@mylcu.org