

COST RECOVERY FEE SCHEDULE

This Fee Schedule is effective 02/10/2024

Unless otherwise indicated, the following Service Fees may be charged for each item.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or by any network used to complete the transaction or inquiry.



CHECKING ACCOUNTS

AMPED checking - 20 or more debit card transactions monthly	FREE
AMPED checking - less than 20 debit card transactions monthly - Monthly Fee	\$5.00
Basic, FreshStart, HERO, and Regular Checking	FREE
Horizon Club Checking & Service Package - Monthly Fee	\$6.00
Premier Advantage Checking & Service Package (Age 50/Retired)	FREE
Revive Checking - Monthly Fee	\$8.00
Share Draft Plus Checking - Balance \$500 and Up	FREE
Share Draft Plus Checking - Balance Under \$500 - Monthly Fee	\$5.00
Dormant Fee (Otrly) - No activity in past 90 days & balance < \$200	\$5.00

MEMBER REQUESTED CHECKING SERVICES

Stop Payment Order on checks & ACH	\$24.00
Checks Images Mailed - Per Month	\$5.00
Check Printing - Varies with Style and Quantity of Checks Ordered	Varies
Copy of Check	\$3.00
Temporary Checks - Pack of 8 Checks	\$3.00

DEBIT CARD

Photo Verification Fee - (Free if in conjunction with a dispute)	COST
Transaction Fee - At LLCU ATM	FREE
Withdrawal Fee at Non-LLCU ATM (First 6 per Month - FREE)	\$1.00
Point of Sale transactions (First 6 per Month - FREE)	\$1.00
Check Cashing - 3% of the Check (single service members only)	Varies
Collection Item	\$5.00
Corporate Check payable to 3rd party under \$500.00	\$3.00
Foreign Currency Conversion Fee - Charged at our Cost	Varies
Foreign Item - Drawn on Non-U.S. Bank / Credit Union	\$4.00
NSF FEE APPLIES TO OVERDRAFTS "CREATED BY CHECK, IN-PERSON WITHDRAWAL, ATM WITHDRAWAL, OR OTHER ELECTRONIC MEANS"	
NSFs - ACH and Checks/Share Drafts	\$28.00
NSF check/Share Drafts - Unpaid Deposit/Payment where Member is not Maker	\$10.00
Overdrawn Share Account	\$28.00

NSFs - Debit Card Point of Sale (POS). Tiered Pricing Based on Amount Covered by Courtesy
There is a \$140 daily limit on the total fees we charge for overdrawing your account. Each fee will be deducted from the courtesy pay limit available.

Debit Card POS Pricing details	Fees
\$0.00 to \$0.99	\$3.00
\$1.00 to \$4.99	\$10.00
\$5.00 to \$9.99	\$15.00
\$10.00 to \$19.99	\$25.00
\$20.00 and Above	\$28.00

SAFE DEPOSIT BOX FEES

COLCHESTER OFFICE	
5 x 2 3/4 Annual Rental Fee	\$25.00
5 1/4 x 4 3/4 Annual Rental Fee	\$30.00
11 x 2 3/4 Annual Rental Fee	\$45.00
11 x 4 3/4 Annual Rental Fee	\$70.00
EFFINGHAM OFFICE	
3 x 10 Annual Rental Fee	\$20.00
5 x 10 Annual Rental Fee	\$30.00
10 x 10 Annual Rental Fee	\$45.00
OAKLAND OFFICE	
3 x 5 Annual Rental Fee	\$15.00
5 x 5 Annual Rental Fee	\$20.00
3 x 10 Annual Rental Fee	\$25.00
5 x 10 Annual Rental Fee	\$35.00
10 x 10 Annual Rental Fee	\$65.00
MATTOON OFFICE	
5 x 5 Annual Rental Fee	\$15.00
3 x 10 Annual Rental Fee	\$20.00
5 x 10 Annual Rental Fee	\$30.00
10 x 10 Annual Rental Fee	\$45.00
SPRINGFIELD OFFICE	
5 x 5 Annual Rental Fee	\$20.00
3 x 10 Annual Rental Fee	\$25.00
10 x 10 Annual Rental Fee	\$65.00

ACCOUNT SERVICE FEES

Account Balancing/ACH Research - (First Half Hour)	\$10.00
Account Balancing/ACH Research - (Per Hour After First Half Hour)	\$10.00
Account Maintenance Fee - Closure Within 90 Days of Opening	\$5.00
Account Maintenance Fee - Re-Opening Within 90 Days of Closure	\$25.00
IRA Account Maintenance Fee - Closure Within One Year of Opening	\$50.00
HSA Account Maintenance Fee - Closure Within One Year of Opening	\$50.00
Copy of Check - Corporate Check (Rush - \$5.00 Extra)	\$3.00
Copy of Check - Personal/Business Checking (Rush - \$5.00 Extra)	\$3.00
Copy of Check - Member access from Home Banking	FREE
Copy of Deposit/Payment/Check or Item (Rush - \$5.00 Extra)	\$1.00
Copy of Statement or Interim Statement - Per Page	\$1.00
Receive Statement via E-Statements on Home Banking	FREE
Dormant/Inactive Fee (Under \$200 and Per Guidelines) - Quarterly	\$5.00
Legal Orders - Garnishment, Attachment, Levy, Summons, Etc.	\$35.00
Wire Transfer - Allova Corporate FCU - C.U. to C.U. Funds Transfer	\$10.00
Wire Transfer - Outgoing - Domestic to Bank	\$20.00
Wire Transfer - Outgoing - International	\$50.00

MEMBER REQUESTED MISCELLANEOUS SERVICES

Non Loan title work with CU relationship < \$5000 (excluding checking)	\$5.00
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MISCELLANEOUS LOAN FEES

Loan payments via Visa cash advance	
\$1.00 - \$300.00	\$6.00
\$301.00 - \$600.00	\$12.00
\$601.00 - \$1,000.00	\$20.00
Visa Cash Advance - non-member \$5,000 maximum	FREE
Visa Gift Card fee for members	\$3.00
Visa Gift Card fee for non-members	\$6.00
Skip-A-Pay fee	\$25.00

LINCOLN-LINE AUDIO TELLER & PC HOME BANKING

Online Banking & Bill Pay Service	FREE
Lincoln Line Audio Teller	FREE
Online Banking Bill Pay NSF Items (per item)	\$24.00
Online Banking Bill Pay Stop Payment (per item)	\$24.00
Online Banking Transfer Now Next Day - Incoming	\$2.50
Online Banking Transfer Now Next Day - Outgoing	\$2.50

PROSPERITY SAFE DEPOSIT BOXES

3 x 10 Annual Rental Fee	\$25.00
5 x 10 Annual Rental Fee	\$35.00
10 x 10 Annual Rental Fee	\$65.00

PROSPERITY CONVENIENCE BOXES

3 x 5 Annual Rental Fee	\$10.00
5 x 5 Annual Rental Fee	\$15.00
3 x 10 Annual Rental Fee	\$20.00

NOKOMIS SAFE DEPOSIT BOXES

3 x 5 Annual Rental Fee	\$15.00
3 x 10 Annual Rental Fee	\$25.00
6 x 10 Annual Rental Fee	\$40.00
9 x 10 Annual Rental Fee	\$65.00

Lost Key Fee	CU Cost
Box Drilling Fee	CU Cost