LEATHERSTOCKING CREDIT UNION
mylcu.org BANKING SOLUTIONS FOR OTSEGO COUNTY

FEE SCHEDULE

EFFECTIVE NOVEMBER 1, 2016

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. Reconcilement 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**
Effective January 1, 2017

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

EQUAL HOUSING LENDER

NCUA

Lobby Hrs: Mon-Thurs., 8am-4pm, Fri., 8am-5pm, Sat., 8am-Noon, Drive Thru Open 8am Mon-Sat · 24 Hr ATMs · Main Office at 24 Glen Ave & Bassett Hospital Lobby, 1 Atwell Rd, Cooperstown

Phone Access Teller [PAT] System: 607-547-5700 • 877-378-6466, option 4 • E-mail: info@mylcu.org