

**MEMBER SAVINGS ACCOUNTS**

Membership Initial Deposit.....	\$25
Early Withdrawal from Christmas Club Account .....	\$7.00/Withdrawal
Early Withdrawal from Vacation Club Account.....	\$7.00/Withdrawal
Inactive/Dormant Account Fee (no activity 2 years) .....	\$10.00/Month

**CHECKING ACCOUNTS**

Monthly Maintenance Fee .....	Up to \$10.00 depending on account type
Stop Payment Fee (including EFT and all other items) .....	\$30.00
Photocopy Retrieval of cancelled checks.....	\$5.00/Check
Courtesy Pay Fee .....	\$30.00/Item
Overdraft Transfer Fee (to avoid NSF's) .....	\$3.00
Computer Look Up Fee .....	\$1.00/Look Up
Money Market Fee (for balances under \$2,500) .....	\$10.00/Month
Money Market Excessive Activity Fee (over 6 transactions) .....	\$5.00/Transaction

**LOAN ACCOUNTS**

Skip A Pay Fee .....	\$30.00/Loan
Loan Late Fee (more than 10 days after the due date) .....	\$20.00
Loan Extension Fee .....	\$30.00
Real Estate Loan Late Fee .....	5% Of the Payment

**VISA DEBIT CARD**

Replace Lost Visa Debit Card.....	\$5.00
Replace Lost Visa Debit Card PIN.....	\$3.00

**VISA CREDIT CARD ACCOUNTS**

Annual Fee .....	FREE
Late Payment .....	\$25.00
Card Replacement .....	\$5.00/Card
Returned Check.....	\$25.00/Check

**ONLINE SERVICES**

Stop Payment Fee through CU@Home .....	\$10.00
Bill Pay—E-Plus.....	FREE
Bill Pay—Proof of payment.....	\$10.00
Bill Pay—Return payment due to member error .....	\$5.00
Bill Pay—Written correspondence to payee.....	Up to \$25.00
Image of Check through CU@Home.....	FREE
Transfers from one account to another online.....	FREE
Receive E-Statements.....	FREE

**MISCELLANEOUS SERVICES**

Computer Printed Account History .....	\$1.00/Page
Western Union Fee .....	\$25.00
Domestic Wires (Incoming & Outgoing).....	\$25.00
International Wires (Outgoing).....	\$45.00
Statement Reconciliation Assistance (1 hour minimum).....	\$25.00/Hour
Official Check .....	\$1.00/Check
Photocopy .....	\$0.10/Page
Fax Service.....	\$0.10/Page
Levy/Garnishment Fee .....	\$50.00
ACH Return Item.....	\$30.00/Item
NSF (Non-Sufficient Funds) Returned Check .....	\$30.00/Item
Deposit Item Return.....	\$10.00
Stop Payment of Credit Union Issued Check .....	\$30.00
Non-Member Official Check.....	\$5.00
Administration Fee .....	\$10.00
Return Mail Fee.....	\$2.00
Paper Statement .....	\$1.50
(Paper Statement Fee applies to account owner ages 18 through 55)	
Safety Deposit Box	
3" x 5" .....	\$10.00/year
5" x 5" .....	\$15.00/year
3" x 10" .....	\$20.00/year
5" x 10" .....	\$30.00/year
7" x 10" .....	\$35.00/year
10" x 10" .....	\$40.00/year

**Office Locations:**

4056 Ryan Street, Lake Charles • 519 Kirby Street, Lake Charles  
101 North Cities Service Highway, Sulphur  
804 PPG Drive, Westlake, LA 70669 (Drive-thru Only)

Phone 337-477-9190 • Toll-Free 800.672-7154 • 24-Hour Fax 337-477-1101  
Audio Response 800-201-3694

Lost Visa Debit Card 800-791-2525 • Lost Visa Credit Card 800-543-5073