

# Rate and Fee Schedule



The rates and fees applicable to your account at Lanco Federal Credit Union are provided in this schedule and are accurate as of 6/1/2016. If you have any questions or would like current rate and fee information, please call (717) 569-7180.

## Rate Schedule

Account Type	Dividend Rate	APY	Minimum Balance Requirement	Minimum Balance to Earn the Stated APY
Share Savings Account	0.01%	0.01%	\$5.00	\$25.00
Kasasa Saver — Base	0.05%	0.05%	\$5.00	\$5.00
Kasasa Saver — Qualified	0.50% on portion of balance up to \$10,000.00 and 0.15% on portion of balance \$10,000.01 and above	0.50% – 0.18%* depending on the balance	\$5.00	\$5.00
Kasasa Cash — Base	0.05%	0.05%†	--	--
Kasasa Cash — Qualified	1.98% on portion of balance up to \$10,000.00 and 0.15% on portion of balance \$10,000.01 and above	2.00% – 0.32%*† depending on the balance	--	--
Kasasa Cash Back	--	--	--	--
Kasasa Tunes	--	--	--	--
Money Market Savings Account	0.10%	0.10%	\$1,500.00	\$1,500.00
Christmas Club Account	0.05%	0.05%	--	\$25.00
Vacation Club Account	0.05%	0.05%	--	\$25.00
Hang Ten Savings Account	0.01%	0.01%	--	\$25.00
Additional Savings Accounts	0.01%	0.01%	--	\$25.00
Individual Retirement Accounts	0.15%	0.15%	--	\$25.00
Basic Checking	--	--	--	--

\*Blended APY calculations are based on an assumed total account balance of \$110,000.

†The stated APYs for Kasasa Cash are based on compounding dividends. If the Kasasa Cash account is linked to a Kasasa Saver account, dividends earned in Kasasa Cash are automatically transferred to Kasasa Saver each dividend period and do not compound. Actual dividends paid may be less than stated Kasasa Cash APY. The Kasasa Saver APYs may be less than the Kasasa Cash APYs.

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## Fee Schedule

Savings Account Fees	
Christmas Club & Vacation Club Early Withdrawal/Transfer	\$10.00 per early withdrawal/transfer
Early Account Closure	\$5.00 if closed within 90 days
Hang Ten Early Withdrawal/Early Closure Penalty	All Lanco FCU contributions will be forfeited
Second Chance Account	\$10.00 per month

  

Checking Account Fees	
Check Order	Prices vary by style
Courtesy Line of Credit Advance	\$20.00 per advance
Inactive Bill Payer Account	\$5.00 per month after six months
Non-Sufficient Funds (NSF)	\$32.00 per item
Overdraft Privilege	\$32.00 per item
Overdraft Transfer from Savings	\$5.00 per overdraft
Photocopy of a Check	\$3.00 per check
Returned NSF Item	\$32.00 per item
Stop Payment	\$32.00 per stop/series

  

Debit Card/ATM Fees	
ATM Withdrawal over 4 per month	Kasasa checking: Free Basic checking: \$0.60 each
Empty Envelope Deposit in the ATM	\$32.00 per envelope
Improper or No Endorsement for Item Deposited in ATM	\$20.00 per item
Reissue Debit Card (Lost/Stolen/Damaged)	\$7.00 per card
Reissue Debit Card - Rush Order	\$55.00 per card

  

Money Market Savings Account Fees	
Excessive Transaction	\$15.00 per withdrawal or transfer exceeding four per month
Low Balance	\$10.00 per month

  

Wire Transfer Fees	
Incoming Wire Transfer	Consumer: \$10.00 per transfer Business: \$20.00 per transfer
Outgoing Domestic Western Union Transfer	\$25.00 per transfer
Outgoing Domestic Wire	\$25.00 per transfer
Outgoing Foreign Wire	\$35.00 per transfer

  

Loan Fees	
Business Loan Fees	As disclosed at the time of application
Collection Fees	As charged by third-party collection/repossession agency or attorney
Home Equity and Home Equity Line of Credit Fees	As disclosed at the time of application
Refinance Fee (applicable to current Lanco FCU loans refinanced with less than 25% new money)	\$100.00 for home loans \$50.00 for non-home loans

  

Other Fees (applicable to all accounts)	
Account Research	\$25.00 per hour (\$25.00 minimum charge)
Account History Printout	\$3.00 per month
Account with No Forwarding Address	\$5.00 per month
Cashier's Check	\$4.00 per check when payable to third party
Cashier's Check Stop Payment	\$5.00 per check
Coin Machine	3% of coin amount, unless deposited into the savings of a minor
Deposited Item Return	\$32.00 per item
Dormant Account	\$5.00 per month after 12 months
Escheated Account	\$75.00
Money Order	\$2.00 per money order
Money Order Stop Payment	\$5.00 per money order
Negative Account Collection	\$15.00 assessed on accounts with a negative balance for over 31 days
Non-Sufficient Funds (NSF)	\$32.00 per item
Reconciliation	\$25.00 per hour (\$25.00 minimum charge)
Safe Deposit Box Rental	Prices vary per size
Statement Copy	\$3.00 per statement cycle
Writ of Execution/Domestics/Levy	\$100.00

  

Non-Member Fees	
ATM Surcharge	\$2.50
Cash Advance	\$5.00 per advance
Cashier's Check	\$10.00 per check
Coin Machine	5% of coin amount
Money Order	\$4.00 per money order