

Notice of Change in Terms to Fee Schedule. Thank you for being a valued La Loma Federal Credit Union member. This Notice highlights important changes to our Fee Schedule to be effective on 02/01/2022.

FEE SCHEDULE

As of 02/01/2022

(Subject to Change)

REGULAR SHARE ACCOUNTS		ACCOUNT SERVICE FEES		LOAN FEES	
Below \$25 minimum balance fee	\$3 per month	Check Cashing (greater than \$25)	\$8	Skip a Payment fee	\$40
Money Market Account	None	Cashier's Check (payable to third party)	\$5	Collection Fee (Filing and Court costs extra)	\$30
Boom Savings (under 18)	None	Temporary Checks (New Acct - 1st 8 checks free)	\$3 (4 checks)	Lien Satisfied/Duplicate Title (Notarized)	\$15
		Stop Payment (Drafts/ACH/Bill Payment)	\$30	Mortgage Demand fee	\$75
		Cancel Stop Payment	\$7	1st Trust Deed	\$75
		Returned Share Draft/ACH Debit - NSF	\$30	2nd Trust Deed	\$75
CHECKING (SHARE DRAFT) ACCOUNTS		Returned ACH Origination - NSF	\$30	Reconveyance	\$125
		Returned Deposit Item	\$30	Home Equity application fee	\$300
MONTHLY SERVICE FEES		Redeposit Returned Check	\$5	Subordination fee	\$175
Premier Checking (waived w/\$1500+ monthly avg balance in account)	\$7	Reg D over limit transactions	\$10 per transaction	Real Estate Loan Modification fee	\$500
Electronic Checking (waived w/e-statements)	\$2	Overdraft Protection transfer from Savings	\$5	Consumer Loan work out modification	\$50
Basic Checking (waived w/monthly Direct Deposit to account)	\$5	Overdraft Protection transfer from L-O-C	\$5	Loan Extension fee	\$20
Boom Checking (16-17 yr olds w/Government Issued ID)	None	Overdraft/Courtesy Pay - NSF item	\$30	Interest Rate Review fee	\$20
New Start Checking	\$18			Adding Forced Collateral Protection Insurance	
MEMBERSHIP FEES		MISCELLANEOUS SERVICE FEES		Handling fee	\$20
		Levy	\$50	Late Payment fee (except Overdraft L-O-C, Visa, 1st & 2nd Mortgages)	10% of payment due, min \$5, max \$20
New Member (one time, Non refundable fee)	\$5	Immigration Letter	\$5	Late Payment fee (Overdraft L-O-C)	\$15
Dormant Account - after 1 year	\$3 monthly	Account Deposit Verification/Credit Rating	\$5	VISA temporary limit increase	\$20
Escheatment Notice	\$3	Subpoena/Research (1 hour minimum)	\$15 per hour	Loan Amortization Schedule up to 10 yrs	\$5
Re-Open Account (within 90 days)	\$10	Account Research (1 hour minimum)	\$20 per hour	Loan Amortization Schedule over 10 years	\$10
Early Account Termination (within 90 days)	\$20	Statement Copies	\$5 per statement	Pay by Phone - JetPay	\$10 per payment
Premature Closure of Certificate Account	90 days Interest	Copies of Deposited item/Cleared Checks/Bill Pay checks/Cashier's Checks)	\$1 per item	VISA payment Returned check fee	\$27
Premature Club Account Closure	\$10	Notary (Members Only)	\$15 per signature		
Locator Fee (Invalid Address)	\$5 per occurrence	Copy of Bill Pay Activity on CD	\$30	WIRE TRANSFER FEES	
		LLFCU ATM deposit adjustment	\$5	Outgoing Domestic	\$40
CARD SERVICE FEES		Non-LLFCU ATM deposit adjustment	\$15	Outgoing International	\$75
Replace lost/stolen VISA/ATM card	\$5	Empty ATM envelope Deposit fee	\$35	Incoming Domestic/International	\$20
VISA/ATM card Express Order	\$75	ATM Transaction fee - within CO-OP network	None	Wire Cancellation/Return	\$20
VISA Late Payment fee	\$20	ATM Transaction fee - outside CO-OP network	\$1.50	Reversal Request	\$40
Secured VISA annual fee	\$25				
Copy of VISA sales transaction	\$10 each	Debit Card/ATM Overdraft Fee	\$30		
Charge-back Processing per Debit (Merchant Dispute)	\$25	Paper Mail Statement Fee	\$5		