



LARAMIE PLAINS

F E D E R A L C R E D I T U N I O N

365 N. Third St
Laramie, WY 82072
(307) 745-5365, www.lpcfcu.com

Truth-in-Savings
Fee Schedule
Revised 1/4/2011

Fees Applicable to All Accounts

Minimum Balance Fee	\$5.00
If your regular share account falls below during the month.	
Dormant Account Fee	\$5.00
Cashier Check Fee	\$2.50
Return Mail Fee	\$2.00
Per returned statement	
Returned ACH (NSF) Fee	\$25.00
Cashier Check Stop Payment Fee	\$20.00
Statement Copy Fee	\$2.00
Includes interim statements	
Microfiche or CD Stmt Copy Fee	\$3.00
Return Deposit Item	\$5.00
Excessive Withdrawal Fee	\$2.00
After 6th withdrawal per month from a share account	
Hourly Balancing and Research Fee	\$20.00
Holiday Club Early Withdrawal Fee	\$20.00
Account Closed within 90 days	\$5.00
Return ACH/EFT Origination Fee	\$25.00
Cashier Checks Mailed to Member	\$3.00

Money Market Accounts

Minimum Balance Fee	\$10.00
If balance is below \$2,500 at any point in the month	
Excessive Withdrawal Fee	\$10.00
After 6th withdrawal per month	

Share Draft (Checking) Accounts

Draft Printing Fee	Depends on Style
Return (NSF) Draft or ACH Fee	\$25.00
Stop Payment Fee	\$15.00
Draft Copy Fee	\$3.00
NSF Courtesy Pay Fee	\$30.00
Counter Checks (4 per page)	\$4.00
Fresh Start Checking Monthly Fee	\$5.00

Safe Deposit Boxes

Annual Rental 3"x5"	\$15.00
Annual Rental 3"x10"	\$25.00
Annual Rental 5"x10"	\$35.00
Annual Rental 10"x10"	\$45.00
Change of Lock	\$30.00/Lock
Drilling of Boxes	\$200.00

Other Service Fees

Outgoing Wires or Transfers	\$15.00
Foreign Wire Fee	\$35.00
Western Union Wires	\$20.00
Money Orders	\$1.50
Garnishment or Levy Fee	\$20.00
Photocopy per page	\$1.00
VISA Gift Cards	\$2.00
Excessive Card Replacement Fee	\$5.00
Per Page Faxing Services (send/receive)	\$1.00
Check by Phone	\$5.00
Cash Advance Processing Fee	\$5.00
Skip Payment Fee	\$25.00
Per loan per month skipped	
Non Active Member Check Cashing Fee	\$5.00

Defined as having only one account, i.e. Primary Share.

We may report information about your loans or share accounts to credit bureaus as allowed by law. Late payments, missed payments or other defaults on your accounts may be reflected in your credit report. If there is a fee due, and it is not available in the usual and customary account, it will be deducted from any available source under your account number. Fees are subject to change without notice by the Board of Directors.

