



# 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

Truth-in-Savings  
Fee Schedule  
Revised 3/2012

## Fees Applicable to All Accounts

<b>Minimum Balance Fee</b>	\$5.00 per occurrence
If your regular share account falls below during the month.	
<b>Dormant Account Fee</b>	\$5.00 per month
<b>Cashier Check Fee</b>	\$2.50 per check
<b>Return Mail Fee</b>	\$2.00 per month
Per returned statement	
<b>Returned ACH (NSF) Fee</b>	\$25.00 per item
<b>Cashier Check Stop Payment Fee</b>	\$20.00 per item
<b>Statement Copy Fee</b>	\$2.00 per month
Includes interim statements	
<b>Microfiche Statement Copy Fee</b>	\$10.00 per month
<b>CD ROM Statement Copy Fee</b>	\$3.00 per month
<b>Return Deposit Item</b>	\$5.00 per item
<b>Excessive Withdrawal Fee</b>	\$2.00 per item
After 6th withdrawal per month from a share account	
<b>Balancing and Research Fee</b>	\$20.00 per hour
<b>Holiday Club Early Withdrawal Fee</b>	\$20.00 per withdrawal
<b>Account Closed within 90 days</b>	\$5.00 per account
<b>Return ACH/EFT Origination Fee</b>	\$25.00 per item
<b>Cashier Checks Mailed to Member</b>	\$3.00 per check

## Money Market Accounts

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

## Share Draft (Checking) Accounts

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

## Safe Deposit Boxes

<b>Rental 3"x5"</b>	\$15.00 per year
<b>Rental 3"x10"</b>	\$25.00 per year
<b>Rental 5"x10"</b>	\$35.00 per year
<b>Rental 10"x10"</b>	\$45.00 per year
<b>Change of Lock</b>	\$30.00 per lock
<b>Drilling of Boxes</b>	\$200.00 per occurrence

## Other Service Fees

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

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

We may report information about your loan 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.