LABOR CREDIT UNION
200 CONSITUTION AVE NW
RM S-3220
WASHINGTON, DC 20210
202-789-2901

Service Charge Fee Schedule

The rates and fees appearing in this schedule are accurate and effective for accounts as of January 1, 2026.

Savings/Share Account	Fees
Membership Opening Deposit	$5.00
Minimum Balance Fee (Per month if share account balance falls below $5.00)	$1.00
Close Account (w/in 6 months)	$25.00

Checking Account	Fees
Overdraft Fee	$22.00*
Stop Payment - Per Request/Per Series	$35.00/$40.00
Online Check Withdrawals/Transfers	$5.00
Check Printing	Varies
Check Copy - Per Check (FREE Online)	$5.00

Loan Service	Fees
Credit Card Replacement	$10.00
Expedited Credit Card Replacement	$40.00
Returned Loan Payment - Per Item	$30.00
Delinquent Loan Payment	10% of late payment due, up to $35.00
Flex Loan Payment Modification	$30.00
Mastercard Late Payment - Up to	$20.00
Mastercard Return Payment - Up to	$30.00

Loan Service	Fees
Mastercard Foreign Transaction Fee - Percentage of Transaction	1.0%
Stretch Pay Annual Fee for $750 Limit	$120.00
Stretch Pay Annual Fee for $500 Limit	$70.00
Stretch Pay Annual Fee for $350 Limit	$35.00
Stop Payment Loan Check	$20.00
Skip a Pay	$35.00
Subordination Fee	$150 - $250.00

Electronic Funds Transfer	Fees
Non-proprietary ATM Withdrawal - Per Transaction	$4.50

Business Accounts	Fees
Freedom Checking Monthly Maintenance	FREE

Other Service (Apply to All Accounts)	Fees
Bad Address Monthly Fee	$5.00
Account Research/Reconciliation - Per Hour	$30.00
Account History Documentation - (FREE Online)	$5.00
ATM/Debit Card Replacement - Lost/Damaged	$5.00
ATM/Debit Card Replacement - Expedited	$40.00
Official or Certified Check - Per Check	$5.00
Official/Certified Check or Money Order Stop Payment Request	$40.00
Collection Fee for Charged-Off Share/Checking Accounts	$75.00
Dormant Account Fee (No Activity or Updated in 12 Consecutive Months) - Per Month	$5.00

Other Service (Apply to All Accounts)	Fees
Gift Card - Mastercard - Cost Per Card	$4.95
Member Locator Fee - Per Account	$35.00
Money Order - Per Item	$5.00
Notary Fee - Per Signature	$5.00
Overdraft Fee (Drafts, ACH, POS, ATM or Other Electronic Means)	$22.00*
Online Bill Payer Returned Item	$30.00
Online Bill Payer Stop Payment - Per Item/Per Series	$35.00/$45.00
Paper Statement Fee (Monthly) - Free via eStatements	$3.50
Returned Deposited Checks - Per Check	$30.00
Returned Mail - Per Item	$5.00
Stop Payment - ACH & Checking - Per Item/Per Series	$35.00/$45.00
Tax Levies/Attachments & Escheatment of Accounts	$100.00
Vehicle Security Insurance (VSI)	$25.00
Verification of Deposit	$10.00
Wire Transfer Domestic (Outgoing) Per Transfer (Available on iPay)	$25.00
Wire Transfer International (Outgoing) - Per Transfer	$45.00
Holiday Club - Early Withdrawal	$5.00
Express Title Release (Electronic title release to DMV)	$25.00

*We do authorize and pay overdrafts for the following types of transactions: checks/other transactions made using your checking account number and automatic bill payments. We will not authorize and pay overdrafts for the following types of transactions without your consent: ATM transactions and everyday debit card transactions. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined. Under our standard overdraft practices, we will charge you a fee of $22 we pay an overdraft if your account is overdrawn more than $50. There is a maximum of $100 per day of overdraft fees. If an item is returned because the available balance in your account is not sufficient to cover the item, Labor Credit Union will NOT charge a return item fee each time it returns the item because it exceeds the available balance in your account. If, on representment of the item, the available balance in your account is sufficient to cover the item Labor Credit Union may pay the item, and, if payment causes an overdraft, charge an overdraft fee.

The Overdraft fee is assessed based on the available balance in your account at the time the transaction settles to your account, and NOT based on the available balance at the time you authorize the transaction. Merchant transactions could take up to 7 days to settle into your account, which could cause additional overdrafts if funds are removed from your account prior to the pre-authorized transaction settling.

The rates and fees appearing in this schedule are accurate and effective for accounts as of 01/0l/2026. If you have any questions or require current rate and fee information on your accounts, please contact the credit union.

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