

The following administrative charges apply to most Lake City Bank accounts.

**Account Balancing** \$30.00/hour, \$20.00 minimum

**Account History** printed at the local office - \$1.00/page, \$3.00 minimum

**Account Statements** Mid-cycle or duplicate on statement date - \$3.00; replacement statement - \$6.00; paper statement - \$6.00

**ATM non-LCB usage fees** \$3.00/transaction (withdrawal, transfer or balance inquiry) performed at an ATM not owned by Lake City Bank plus \$2.00 additional if ATM is outside the U.S.

**Bank Drafts** (Customers only) \$20.00

**Cashier's Check** (Customers only) \$7.00

**Charge Off Processing fee** \$30.00/charged off account

**Check issued in foreign funds** \$10.00 plus correspondent bank charges

**Counter Check** \$2.00/check

**Early Closing fee** \$25.00 if account closes within 180 days of opening

**Expedited Payments**

Internet Bill Payments:

Next day paper check delivery - \$20.00/payment

Next day electronic delivery - \$6.00/payment

Same day loan payment from another institution - \$10.00/payment

**Escheatment fee** \$30.00/account

**Fax** Outgoing only - first page \$3.00; each additional page \$2.50

**Foreign Deposited Item** (Item drawn on a non U.S. institution even if amount is in U.S. funds) - \$15.00/item

**Images of processed checks on statement** \$6.00/statement

**Inactive fee** \$6.00/month for each inactive account (excluding Young Savers, Getting Ahead Savings and Restricted Access Savings accounts)

**Indemnity Bond Preparation fee** \$35.00

**IRA Termination Fee** \$50.00

**International Bank Card fee** 3% of transaction amount

**Litigation Processing fee** (Garnishment, tax levy) - \$20.00/occurrence

**Money Orders** (Customers only/\$300 maximum) - \$4.00

**NSF (Non-Sufficient Funds) fee** - Item returned for lack of available funds or post-dated check (check dated later than date we receive it) - \$37.00/item

**Notary** \$2.00/document

**Overdraft fee** \$37.00/item paid

**Overdrawn fee** \$25.00 charged on fifth day of continuous negative balance and then \$25.00 every additional five days of continuous negative balance (maximum of four fees per occurrence)

**Photocopy**

Document presented by the customer - \$0.25/item

Check/Debit/Deposit/Credit/Deposited Item - \$1.00/item

Item to or from a savings account - no charge

**Reject Re-entry fee** \$6.00/item

**Replacement ATM or VISA Debit Card** \$6.00

**Research fees** (including ACH/ATM) - \$30.00/hour, \$20.00 minimum if item is within the past 12 months. Call for estimate for older items. Photocopy fees additional charge.

**Reset ATM PIN Number** \$1.00

**Returned item handling fee** (item returned by drawee bank)

Domestic - \$14.00/item (U.S. drawee bank)

Foreign - \$30.00/item (non U.S. drawee bank even if amount is in U.S. funds)

**Signature Guarantee** (Customers only) - \$1.50/document

**Stop Payment Request fee** \$37.00

**Transfer fees**

ACH personal transfers to another institution:

Manual (LCB staff assisted) - \$6.00/transaction

Self-service (through Online Banking) - \$3.00/transaction

Overdraft Protection Transfers (PATs) from a Lake City Bank account - \$10.00/transfer

Recurring transfers between Lake City Bank deposit accounts

Manual (LCB staff assisted) - \$8.00/transaction

Self-Service (through Online Banking) - no charge

Telephone Transfers

Manual (LCB staff assisted) - \$10.00

Self-Service - no charge

**Undeliverable Address fee** \$6.00/month per account

**Wire Transfer Domestic** (Customers only)

Incoming \$15.00

Outgoing \$30.00

**Wire Transfer International** (Customers only)

Incoming - \$15.00 + correspondent bank fees

Outgoing - \$45.00 + correspondent bank fees

Research fees - \$30.00/hour, \$20.00 minimum, photocopy fees additional