



LARAMIE PLAINS

FEDERAL CREDIT UNION

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

Truth-in-Savings
Fee Schedule
Revised 12/2015

Fees Applicable to All Accounts

Minimum Balance Fee	\$5.00 per occurrence
If your regular share account falls below during the month.	
Dormant Account Fee	\$5.00 per month
Cashier Check Fee	\$3.00 per check
Return Mail Fee	\$5.00 per month
Per returned statement	
Returned ACH (NSF) Fee	\$30.00 per item
Cashier Check Stop Payment Fee	\$35.00 per item
Statement Copy Fee	\$2.00 per month
Includes interim statements	
Microfiche Statement Copy Fee	\$20.00 per month
Return Deposit Item	\$25.00 per item
Excessive Withdrawal Fee	\$2.00 per item
After 6th withdrawal per month from a share account	
Balancing and Research Fee	\$20.00 per hour
Holiday Club Early Withdrawal Fee	\$20.00 per withdrawal
Account Closed within 90 days	\$5.00 per account
Return ACH/EFT Origination Fee	\$30.00 per item
Cashier Checks Mailed to Member	\$5.00 per check

Money Market Accounts

Minimum Balance Fee	\$25.00 per occurrence
If balance is below \$2,500 at any point in the month	
Excessive Withdrawal Fee	\$25.00 per withdrawal
After 6th withdrawal per month	

Share Draft (Checking) Accounts

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

Safe Deposit Boxes

Rental 3"x5"	\$15.00 per year
Rental 3"x10"	\$25.00 per year
Rental 5"x10"	\$35.00 per year
Rental 10"x10"	\$45.00 per year
Change of Lock	\$100.00 per lock
Drilling of Boxes	\$200.00 per occurrence

Other Service Fees

Outgoing Wires or Transfers	\$25.00 per request
Foreign Wire Fee	\$50.00 per request
Western Union Wires	\$35.00 per request
Money Orders	\$1.50 per item
Garnishment or Levy Fee	\$30.00 per occurrence
Gift Cards	\$4.99 per card
Reloadable Gift Cards	\$5.99 per card
Excessive Card Replacement Fee	\$10.00 per card
Check by Phone	\$5.00 per item
Skip Payment Fee	\$35.00
Per loan per month skipped	
Loan Payment Coupon Book	\$5.00 per book
Non Active Member Check Cashing Fee	\$5.00 per occurrence
Defined as having only one account, i.e. Primary Share.	
Unclaimed Property Remit Fee	\$30.00
Account Balance Verification Fee	\$3.00 per letter
Loan Document Prep Fee	\$10.00 per loan
Repossession Redemption Fee	\$100.00 per loan

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.