

Schedule of Fees

Effective March 1, 2024

Account Fees	
Account Maintenance	None
Paper Statement / eStatement	None
Copy of Statement	\$3.00 per statement
Dormant / Inactive Account	None
Holiday Savings Early Withdrawal	None
Check Orders	Varies
Temporary Counter Checks Four [4] Checks Per Sheet	\$2.00 per sheet
Copy of Paid Check	\$3.00 per check
Member's Check Returned Deposited Items / Charge Back	\$25.00 per item
Overdraft Protection From Savings	\$5.00 per transfer
Overdraft Privilege® Paid / Returned	\$30.00 per presentment
Non-Sufficient Funds Paid / Returned	\$30.00 per presentment
Abandoned Property Processing Escheatment	\$40.00
Any Stop Payment	\$30.00 per request
Invalid Address	\$5.00 per month
Collection Items	Cost + \$5.00 per item
Early Account Closure Within 90 Days	\$30.00

Lōkahi FCU Online Services Fees	
Online / Mobile Banking	Free
Online Bill Payment Service	Free
Remote Deposit Capture Mobile Check Deposit	Free

Electronic Funds Transfer Fees	
Non-LFCU ATM Withdrawals	
First Six (6) Per Month	Free
Seventh (7 th) or More Per Month	\$2.00 per withdrawal
Debit / ATM Card Replacement	\$10.00 per card
Debit Card Foreign Transaction	0.00%

Wire Transfer Fees	
Incoming Domestic	Free
Outgoing Domestic	\$35.00 per wire
Incoming International	Free
Outgoing International	\$50.00 per wire

Notary Fees	
Member Notary Service	
First Two (2) Documents per Day	Free
Additional Documents	\$5.00 per document
Non-Member Notary	\$5.00 per document

Safe Deposit Box Fees	
3"x10" Rental	\$55.00 per year
5"x10" Rental	\$75.00 per year
10"x10" Rental	\$140.00 per year
Key Deposit (2 keys)	\$10.00 per box
Locksmith Service	Cost of Service
Late Payment Fee 30 calendar days past due	\$10.00
Special Deposit Fee For storage of contents after a box has been forced open due to non-payment of annual rental fees	\$20.00 per year

Legal & Research Fees	
Research or Audit	\$25.00 per hour / fraction
Garnishment	\$50.00 per incident
Levy	\$50.00 per incident
Backup Withholding	\$30.00 per incident

Other Fees	
Signature Guarantee	Free
Money Orders	\$2.00 each
Cashier's Check	One (1) Free / day
Additional Cashier's Checks	\$5.00 each
Non-Member Cashier's Check (On-Us Check Exchange)	\$20.00 each
Copy of Paid Lōkahi FCU Cashier's Check	\$5.00 each
Non-Member Cash Advance	\$20.00 per transaction
Photocopy / Facsimilie	\$2.00 per page
Coinstar [®] Coin Counting Kiosk	
Member Transactions	Free
Non-Member Transactions	10% of total
Collection via Debit Card	\$5.00 per transaction

