

# Member Rate & Fee Schedule

Effective Date: 07.01.18

Account Type	Share Savings	Youth	Club	Share Pledge	IRA Savings	Money Market	Interest Bearing Checking	Free Checking	Reboot Checking
<b>Dividend Rate</b>	0.10-0.15%	0.10-0.15%	0.10-0.15%	0.10-0.15%	0.50%	0.25-0.50%	0.10%	N/A	N/A
<b>Annual Percentage Yield</b>	0.10-0.15%	0.10-0.15%	0.10-0.15%	0.10-0.15%	0.50%	0.25-0.50%	0.10%	N/A	N/A
<b>Dividends Compounded</b>	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Daily	N/A	N/A
<b>Dividends Credited</b>	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	N/A	N/A
<b>Dividend Period</b>	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month	Calendar Month	N/A	N/A
<b>Minimum Opening Deposit</b>	\$5.00	\$5.00	\$5.00	\$5.00	\$100.00	\$5,000.00	\$500.00	\$0	\$50.00
<b>Minimum Balance to Avoid Service Fee</b>	N/A	N/A	N/A	N/A	N/A	N/A	\$500.00	N/A	N/A
<b>Minimum Balance to Earn Stated APY</b>	\$5.00	\$5.00	\$5.00	\$5.00	N/A	\$5000.00	\$500.00	N/A	N/A
<b>Balance Method</b>	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance	Daily Balance
<b>Account Limitations</b>	See Section 6	See Section 6	See Section 6	See Section 6	See Section 6	See Section 6	See Section 7	See Section 7	See Section 8

## TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure.

The Credit Union may offer other rates for these accounts from time to time. Except as specifically described, the following disclosures apply to all of the accounts.

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Share Savings and Club accounts are Tiered Rate accounts. If your Daily Balance is from \$5.00 to \$2,499.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$2,500.00 or greater, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Money Market account is a Tiered Rate account. If your Daily Balance is from \$5,000.00 to \$9,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$10,000.00 or greater, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Once a particular range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends and dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

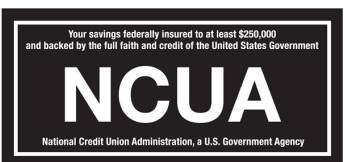
4. Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5. Balance Information. To open any account you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Share Savings, Club and Money Market accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

6. TRANSFER LIMITATIONS - For savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. Club Accounts have an early withdrawal fee. Club Accounts will transfer to savings on November 1st.

7. Fees for Overdrawing Accounts. Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

8. Reboot Checking - must maintain full direct deposit at all times. There will not be check writing capabilities and no Overdraft Privilege on this account. We may evaluate free checking benefits after one (1) year.



# Member Account Fees

## Credit Union Membership

Membership Share \$5.00

## Savings Account Fees

Money Market Account Excessive Withdrawals (per withdrawal if more than three per month) \$10.00

Overdraft protection (from savings fee) \$3.00 - \$5.00 per item  
Club Account Early Withdrawal Fee \$10.00

## Checking Account Fees

Interest Checking Account Below Minimum Balance fee \$7.00 per month if the minimum balance of \$500 is not maintained  
Reboot Checking \$10.00 per month  
NSF fee \$30.00 per item  
Overdraft Privilege fee \$30.00 per item  
Stop Payment fee \$30.00 per item  
Temporary Checks \$1.00 per 4 checks  
Check Printing fee Market price  
Photocopy of Check \$3.00 per item

## Electronic Funds Transfer Fees

Non-proprietary ATM fees \$1.00 to \$2.00  
ACH/Point of Sales NSF fees \$30.00  
CU Money Prepaid Debit Card \$5.00 per card

## Other Service Fees (applicable to all accounts)

Account Reconciliation fee \$10.00 per hour  
Account Research fee \$10.00 per hour  
Account Activity Printout fee \$2.00 per account  
Account Statement Copy fee \$5.00 per statement  
Account Closure Reactivation \$25.00  
Cashier Checks \$5.00 per check  
Cashier Checks (non-member fee) \$25 per check  
Check Cashing (payroll checks only) \$5.00 per check or 1% whichever is greater  
Check Cashing (non-member fee) 3% of check amount  
Coin Counting 2% of coin amount (free for youth accounts)  
Deposit Item Return fee \$5.00 per item  
Dormant Account fee \$5.00 per month charged after 1 year  
Items sent for collections \$10.00 per item  
Legal Process fee \$20.00 per item  
Money Orders \$1.00 - \$2.00 per item  
Return Mail Statement fee \$5.00 per statement  
VISA Gift Card \$2.00 - \$3.00  
Western Union fee \$15.00 per transfer  
Wire Transfer fee USA fee (outgoing) \$15.00 per transfer  
Wire Transfer International fee \$35.00 per transfer

Service Fees may be reduced or waived for members in the Elite, Select, and Classic categories of the member merit program. Elite, Select, Classic, Essential, and Choice are categories of the program, a program that rewards members based on the member's relationship with the Credit Union. See below for criteria for each category. Visit [www.LouisianaFCU.org](http://www.LouisianaFCU.org) for complete details.

### Elite Category:

Deposit balances of \$100,000 or greater

### Select Category:

Deposit of \$50,000-\$99,999 OR loan balances of \$50,000 or greater

### Classic Category:

Deposit & loan balances of \$10,000-\$49,999

### Essential Category:

Deposit & loan balances \$10,000 & under

### Choice Category:

Members currently enrolled in Choice Checking

## LOCATIONS & CONTACT

### Gonzales Branch

38307 Hwy. 30  
Gonzales, LA 70737

### LaPlace Branch

350 Belle Terre Blvd  
LaPlace, LA 70068

### Mortgage & Business Services Center

805 Robin Street  
LaPlace, LA 70068

### Gramercy Branch

1643 LA HWY 3125  
Gramercy, LA 70052

### Norco Branch

15689 Airline Drive  
Norco, LA 70079

### Mailing Address

P.O. Box 1956  
LaPlace, LA 70069

### Hammond Branch

42162 Veterans Ave  
Hammond, LA 70403

### St. James Branch

9959 Hwy 18  
St James, LA 70086

[www.LouisianaFCU.org](http://www.LouisianaFCU.org)

[memberservice@LouisianaFCU.org](mailto:memberservice@LouisianaFCU.org)

985.652.4990

**Louisiana Federal**  
CREDIT UNION

