

The following administrative charges apply to most Lake City Bank accounts when using these services.

ATM Maintenance \$50.00 monthly

ATM Non-LCB Usage fees \$2.50/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 US

Bank Drafts (customers only) \$20.00

Calendar Cut-off Statement \$25.00/statement

Cashier's Check (customers only) \$8.00

Charge-off Processing fee \$30.00/charged-off account

Check Cashing Maintenance \$50.00 monthly

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

Coin/Currency Deposited or Supplied
No charge for the first \$5,000 per month
\$0.0010 per \$1 after \$5,000

Counter Check \$2.00/check

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

Escheatment fee \$30.00/account

Expedited Payments

- Lake City Bank Digital Bill Pay
- Next day paper check delivery - \$17.00/payment
- Next day electronic delivery - \$5.00/payment

Foreign Deposited Transaction (Item drawn on a non US institution even if amount is in US funds) - \$25.00/item

Inactive fee \$6.00/month for each inactive account

Indemnity Bond Preparation fee \$35.00

International Bank Card fee 3% of transaction amount

Lake City Bank Digital Mobile Deposit processing fee \$0.50/check deposited

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

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

Money Service Business Maintenance (MSB's) \$150.00 monthly

Notary \$2.00/document

NSF fee Transaction returned for lack of actual funds - \$15.00/transaction up to three per day

Overdraft fee \$35.00/transaction paid up to three per day

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

Postdated Check fee (check dated later than date we receive it) \$35.00/transaction

Real Time Payments

Incoming - \$1.00

Signature Guarantee (customers only) - \$1.50/document

Stop Payment Order fee \$35.00

Undeliverable Address fee \$6.00/month per account

Wire Transfer Domestic (customers only)

Incoming \$18.00

Outgoing \$35.00

Outgoing Online \$30.00

Wire Transfer International (customers only)

Incoming - \$18.00 + correspondent bank fees

Outgoing - \$55.00 + correspondent bank fees

Outgoing Online \$50.00 + correspondent bank fees