

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 - \$35.00/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 \$15.00

\*\*\*\$18.00 – effective January 1, 2024)

Outgoing \$30.00

**Wire Transfer** International (customers only)

Incoming - \$18.00 + correspondent bank fees

Outgoing - \$50.00 + correspondent bank fees