

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

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

Cashier's Check (customers only) \$8.00

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

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

Counter Check \$2.00/check

Early Closing fee \$25.00 if account closes within 180 days of opening (excluding Essential Checking and Getting Ahead Checking accounts)

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

Images of processed items on statement

\$6.00/statement (excluding Essential Checking and Getting Ahead Checking accounts)

Inactive fee \$6.00/month for each inactive account (excluding Young Savers, Getting Ahead Savings, Restricted Access Savings, Essential Checking and Getting Ahead Checking accounts)

Indemnity Bond Preparation fee \$35.00

IRA Termination fee \$50.00

International Bank Card fee 3% of transaction amount

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

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

NSF fee Transaction returned for lack of actual funds - \$15.00/transaction up to three per day (excluding Getting Ahead Checking and Essential Checking accounts)

Notary \$2.00/document

Overdraft fee \$35.00/transaction paid up to three per day (excluding Essential Checking and Getting Ahead Checking accounts)

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

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

Stop Payment Order fee \$35.00

Transfer fees

ACH personal transfers to another institution:

Manual (LCB staff assisted) - \$8.00/transaction

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

Undeliverable Address fee \$6.00/month per account

Wire Transfer Domestic (customers only)

Incoming \$18.00

Outgoing \$30.00

Wire Transfer International (customers only)

Incoming - \$18.00 + correspondent bank fees

Outgoing - \$50.00 + correspondent bank fees