

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 - \$35.00/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