

You can avoid some fees and have others reduced or rebated when you maintain qualifying share or loan balances with us. Refer to our Relationship Rewards Matrix and Disclosure for more information!

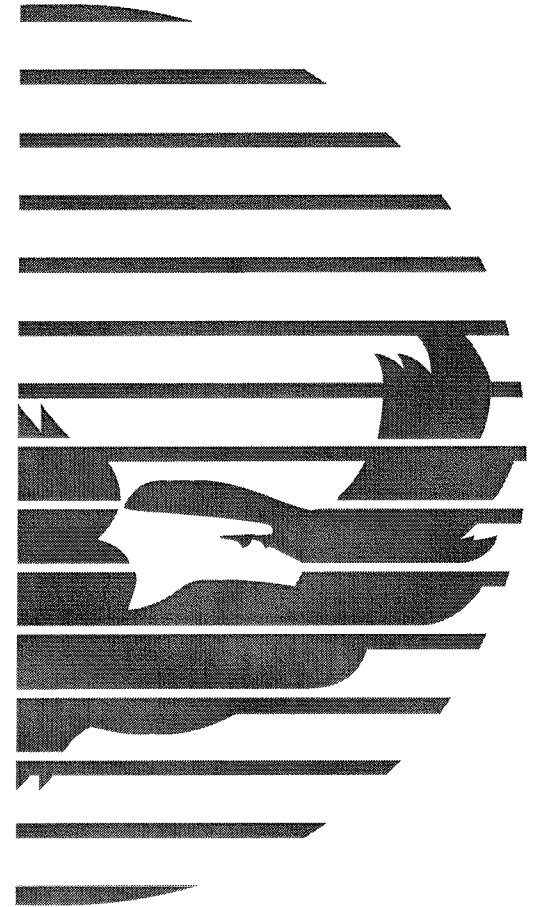
LOCKHEED FEDERAL CREDIT UNION
Schedule of Service Charges and Fees
Effective December 31, 2009
Supersedes All Previous Schedules



We Do Business In Accordance
With the Federal Fair Housing Law
and the Equal Credit Opportunity
Act.



Your savings federally insured to at least \$250,000
by the National Credit Union Administration.



SCHEDULE OF SERVICE CHARGES AND FEES



LOCKHEED
FEDERAL CREDIT UNION

2340 Hollywood Way
Burbank, CA 91505
(818) 565-2000
(800) 328-LFCU
www.lfcu.com

13072-30(12/31/09)

EFFECTIVE DECEMBER 31, 2009



LOCKHEED FEDERAL CREDIT UNION

SAVINGS, IRA, MONEY MARKET AND CHECKING

GENERAL FEES AND CHARGES:

- Check Order Costs**.....*Prices vary by style*
- Courtesy Pay Fee** (Items paid against insufficient funds)
Applies to Checks, ACH, Debit Card Purchases, ATM
withdrawals and other items - Per item\$29.00
Note: Maximum of five (5) Courtesy Pay fees per day
- NSF Fee** (Items returned unpaid against insufficient funds) –
Per item\$29.00
- Checks You Deposit or Cash** that are then returned unpaid
and charged against your account - Per item\$29.00
- Overdraft Protection Transfer Fee** charged per advance from
your share or credit account to cover transactions made against
insufficient funds, e.g. Checks, ACH Debits, ATM withdrawals,
Debit Card Purchases and other items – Per transfer....\$ 4.00
Note: Fee waived for Platinum Relationship Rewards members
- Stop Payment Fee** - Per item written; or
Per sequential range if blank (lost or stolen)
LFCU assisted (via Branch or Call Center)\$20.00
Via OnLine Banking or CU By Phone.....Fee Waived
Note: Check stop payment via Online Banking available only
on checking account checks.
- Stop Payment** on Cashier's Check or ACH Debit Stop
Payment - Per item\$20.00
- Cashier's Check** - Per item\$ 5.00
Note: Platinum and Gold Relationship Rewards members
receive two (2) Cashier's Checks per month free.
- Member Check Cashing** - Per item\$ 6.00
(Assessed if you do not have a checking account and your
combined savings balances are less than \$100.)
- Low Balance Fee** (monthly)\$ 5.00
Fee applies if your total combined loan and savings balances
(within the same account structure) are less than \$500 on the
last day of the month. Fee is waived for members age 21 or
under, or who have a brokerage relationship with LFCU.
- Wire Transfers:** Domestic\$25.00
Foreign\$40.00
- Outgoing Collections**
Domestic and Foreign ..\$25.00 - Per item, plus bank charges
- Sight Draft Collections** - Per item\$ 8.00
- Processing Levies, Attachments,
and other Legal Liens** - Each\$25.00
- Travelers Checks**..... Free
Gift Checks - Per item\$ 2.50
- Return Mail Fee** – Per item\$ 2.00
- CU Service Center Transaction Fee** - Per transaction \$ 5.00
- Coin Deposited** - Standard bag\$ 2.50
Non-standard per roll equivalent\$ 0.10
Rolled coin No Charge
- Check Processing Reject Fee** – Per item\$ 2.00
(On personal checks not purchased through LFCU's
check printer vendor)
- Dormant/Abandoned Account Fee** - Per month..... \$15.00

INDIVIDUAL RETIREMENT ACCOUNT (IRA):

- IRA Savings - Premature Distribution/Withdrawal Fee.\$10.00

MONEY MARKET ACCOUNT:

- Low Balance Fee** (Charged if average daily balance is less
than \$2,500 for the calendar month)\$15.00

MARKET MAXIMIZER ACCOUNT:

- Low Balance Fee** (Charged if average daily balance is less
than \$25,000 for the calendar month)\$15.00

CHECKING ACCOUNTS:

- High Rate Checking** - Monthly service charge\$ 9.95
\$8.95 with Direct Deposit.* Monthly service charge waived if
(1) You maintain a daily balance of at least \$20,000 in your
account each day during the monthly statement period; or
(2) at Gold or Platinum level of Relationship Rewards.**
- Premier Checking** - Monthly service charge\$ 5.95
\$4.95 with Direct Deposit.* Monthly service charge waived if
(1) You maintain a daily balance of at least \$2,500 in your
account each day during the monthly statement period; or
(2) at Gold or Platinum level of Relationship Rewards.**
- Advantage Checking** - Monthly service charge\$ 2.95
Monthly service charge waived with (1) Direct Deposit*; or
(2) E-statements only (paper statements waived); or (3) you
maintain a daily balance of at least \$750 in your account each
day during the monthly statement period; or (4) at Gold or
Platinum level of Relationship Rewards.**
*** Direct Deposit** must be at least \$100 per month to qualify.
****Gold Relationship Rewards:** \$25,000 combined household
balances. ****Platinum Relationship Rewards:** \$100,000
combined household balances. **Combined household
balance** includes any loan, mortgage, checking, money market
and savings balances (excluding certificates) at LFCU.

ATM AND VISA CHECK CARD

- Transaction Fees at Non-LFCU ATMs**
Withdrawals, Transfers and Inquiries - Each\$ 1.50
- ATM Deposit Correction Fee** – Per deposit\$10.00
NOTE - ATM Surcharges - Fees By Others: When you use
an ATM that is not operated by us you may be charged an
ATM Surcharge by the ATM operator or any network used
to complete the transaction.
**Members may make unlimited FREE transactions at 28,000
ATMs displaying the "CO-OP" symbol. Call (800) 328-5328
or visit www.lfcu.com for the locations near you.**

VISA PLATINUM AND CLASSIC CREDIT CARDS

- Return Check/Payment Fee for VISA payment –
Per item\$29.00
- NSF VISA Check issued over credit limit or on delinquent
account - Per item.....\$29.00
- Late Payment Fee if your payment is received after
the scheduled payment due date, we will charge
\$15 for balances less than \$100; \$20 for balances
between \$100-\$500; and \$30 for balances over \$500.
- Stop Payment Fee on VISA check - Per item.....\$20.00
- Overlimit Fee - Per billing cycle (must opt-in).....\$25.00
- VISA Sales Receipt Copy.....\$12.00

RESEARCH, RECONCILIATION AND COPIES - ALL SAVINGS, CHECKING, VISA AND LOANS -

All Fees Per Hour listed below are \$25.00 per hour
with a 1 hour minimum

- Account/Loan Research and/or Reconciliation Fee -
Fee per hour\$ 25.00
- Copy of Account/Loan Statement or Cashier's Check
Quantities of six (6) or less Fee Waived
Quantities greater than six (6) – Fee per hour\$ 25.00
- Copy of Member Check (front and back) – two free per
statement. Applies to checks drawn on member checking,
money market, and loan accounts.
More than two copies per statement – Fee per hour...\$ 25.00
- Copy of Annual Interest Statement.....\$ 5.00
- Requested fax copy/response to research or inquiry ..\$ 3.00
- Special Handling - Per request\$ 10.00
Applies to requests for documentation at a branch, via fax,
email or mailed to an address other than that on our records.
- Rush Request - Per request\$ 10.00
Will be provided within two (2) business days for items
transacted within sixty (60) days.

CONSUMER AND REAL ESTATE LOANS

- Check Returned unpaid for loan payment –Per item...\$ 29.00
- NSF ReadyLine/Home Equity check issued over credit limit
or on delinquent account – Per item\$ 29.00
- Stop Payment on ReadyLine/Home Equity - Per item.\$ 20.00
- Loan amortization schedule.....\$ 5.00
- ReadyLine over-limit fee – Per occurrence.....\$ 5.00
- ReadyLine late payment20% of the Interest Due
(Min. \$1, max. \$50) if payment is received 15 or more days late.
- Private-party vehicle title transfer Varies by State
- Refinance of existing LFCU loan\$100.00
(*Fee assessed only under certain conditions*)
- Money Mover Funds - transferred from another institution -
Live assistance over the phone\$ 10.00
- Reconveyance/Recording Fees..... Varies by State
- Real Estate Payoff Demands
Per calculated demand\$ 30.00
Per amended demand\$ 30.00
(Fee is assessed if amended demand is requested 30 days
or more after original payoff demand)
- Payment history, real estate loans
Current year..... No Charge
Prior years – Per page\$ 5.00
- Duplicate Release Fee\$ 25.00
- Duplicate Assumption Fee\$ 15.00
- Duplicate Coupon Book\$ 5.00