



Luther Burbank®

Savings

Schedule of Fees

We may deduct amounts you owe us, such as fees and charges from your account(s) with us. The following fees and charges may apply to your account(s) and could reduce the annual percentage yield:

General Fees

Account Reconciliation (<i>per hour</i>).....	\$ 50.00
Check Printing.....	varies with style
Copy of Paid Check/Debit (<i>no charge for first two items per statement</i>)	\$ 7.50
Copy of Statement/Cutoff Statement	\$ 10.00
Deposit Item Returned (<i>per item</i>).....	\$ 20.00
Legal Process (<i>per request</i>)..... (<i>garnishment, levy or other legal order</i>)	\$ 50.00
Money Market Savings & Money Market Checking Accounts Excess Activity Fee (<i>per item</i>).....	\$ 15.00
Non-Sufficient Funds (NSF) Items* (<i>fees and charges do not apply to ATM or one-time POS overdrafts</i>)	
Overdraft (<i>fee per item paid</i>)	\$ 20.00
Returned Item (<i>fee per item returned unpaid</i>).....	\$ 20.00
Automated Clearing House (ACH) Items	
ACH OD/NSF (<i>charge per item paid</i>)	\$ 20.00
ACH Return (<i>charge per item returned unpaid</i>)	\$ 20.00
NSF Daily Maximum (<i>up to three items</i>).....	\$ 60.00
Record Search/Research (<i>per hour, one hour minimum</i>).....	\$ 50.00
Stop Payment	
Initial Order.....	\$ 25.00
Renewal Order	\$ 25.00
Wire Transfer (<i>outgoing</i>).....	\$ 35.00

Additional Fees

Account Verification Letter (<i>per item</i>).....	\$ 10.00
Cashier's Check	\$ 10.00
Photocopy (<i>per item</i>).....	\$ 1.00
Special Cash Order (<i>per order</i>).....	\$ 75.00

Debit Card Fees

ATM Surcharge Reimbursement (<i>same day</i>)	no charge
Replacement Card	\$ 5.00
Rush Replacement Card	\$ 45.00

Retirement Account Fees

IRA Annual Plan Fee (<i>per year</i>).....	\$ 25.00
Premature Distribution Fee	\$ 50.00
Transfer Out Fee	\$ 50.00

*This fee will apply to items presented against non-sufficient funds whether we pay the item and overdraw your account or we return the item unpaid. We will not charge an NSF fee when an item is presented which would cause your balance at the end of the day to be overdrawn by \$10 or less. Examples of items include check, recurring debit card and other electronic transactions. The payment of transactions into overdraft is discretionary, which means we do not guarantee that we will authorize and pay any type of item. You may refer to the account disclosure for transaction posting order.

Effective May 2, 2019.

