



## Products and Services

- Loan Plans of All Types
- Certificates of Deposit
- Checking Accounts
- Club Accounts
- Online Banking
- Online Bill Pay
- Credit Cards
- Payroll Deduction
- Online Loan Applications
- Extended Warranties
- Savings Accounts
- Platinum Savings Accounts
- IRAs
- Debit/ATM Cards
- Direct Deposit
- Auto Purchase Programs
- Gap Insurance
- Safe Deposit Boxes

## Free Services

- ✓ No monthly service charge on checking
- ✓ Virtual Branch Access
- ✓ Online Bill Pay
- ✓ Mobile Banking
- ✓ E-Statements
- ✓ MasterCard Debit Card
- ✓ Visa Travelers Cards
- ✓ College Scholarships
- ✓ Surcharge-free ATM Locations

## Important Contact Information

Web Address [lifewaycu.org](http://lifewaycu.org)  
 E-mail [creditunion@lifeway.com](mailto:creditunion@lifeway.com)  
 Office 615-251-2089  
 Fax 615-251-3728  
 Toll-Free 1-800-833-6805

Credit Card Customer Service 1-800-237-6211  
 Credit Card Lost & Stolen 1-800-325-3678  
 Debit Card Lost & Stolen 1-800-472-3272

We provide more than financial services.  
 We provide financial [solutions](#).



## Fee Schedule

### Checking Account Fees

NSF Fee	\$30/item
ATM/Debit Card NSF Fee	\$30/item
Overdraft Fee	\$30
Stop Payment Fee	\$25/request
Check Copy Fee	\$5/item
Check Printing Fee	Prices vary by style

### EFT Fees

ACH NSF Fee	\$30/item
ACH Overdraft Fee	\$30
Bill Pay Stop Payment Fee	\$25

### Savings Account Fees

Savings Withdrawals	2 free per month; \$2 each thereafter
Early Account Closure*	\$15

### Other Service Fees

Domestic Wire Transfers	\$15
International Wire Transfers	\$45
Certified Check Fee	\$3
Certified Check Stop Payment Fee	\$25
Returned Check Fee	\$25
Replace Debit/Credit Card	\$5
Card Replacement Rush Order	\$50
Replace Debit/Credit Card PIN	\$5
Mail Returned to Credit Union	\$5
Dormant Account Fee**	\$5
Printout of Account Activity	\$1/page
Statement Copy	\$5
Skip-a-Payment	\$25 (first one free)
Visa Gift Card	\$3
Credit Card Late Payment Fee	\$15
Loan Late Payment Fee	\$15

### Safe Deposit Box Fees

Annual Rental Fee	Prices vary by size
Replacement Key Fee	\$25
Safe Deposit Box Drilling Fee	\$100

\*Accounts closed within 90 days of opening

\*\*Accounts with regular savings only, a balance of less than \$50, and no activity for 6 months. Members under 21 are exempt.

All fees and charges are subject to change Effective 1/1/14

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