

## **MY CHECKING DISCLOSURE**

**Initial Deposit Requirement** – \$10 opening deposit amount.

**Effect of Closing an Account** – If you close your account within 6-months of opening, an early close-out fee will be assessed in the amount of \$20.00.

**Fees** – The following fees may be charged to each account if you request these services:

- You may use your Lakeside Bank ATM card at any ATM (Nationwide) and no cost will be assessed to you.
- Dynamic Transfer are offered to you at no charge.
- If you request a replacement debit card, you'll be charged a \$5.00 replacement fee.
- A stop payment on a paper check, Bill Pay, or Mail a Check is \$29.90.
- Shipment on an expedited debit card is \$75.00.
- Incoming wire fees apply:
  - Incoming Domestic Wire - \$15.00
  - Incoming International Wire - \$35.00
- Outgoing wire fees apply:
  - Outgoing domestic Wire - \$35.00
  - Outgoing International Wire - \$60.00
- If we return a check unpaid because of insufficient funds in your account, you'll be charged a \$29.90 NSF fee.
- If we pay a check against insufficient funds, you'll be charged \$29.90.
- If you present us with a foreign check, we will not charge a fee, but the paying bank may deduct a fee from the proceeds.
- If you request a statement printout, we will charge \$1.00 per page.
- Fees vary on check orders. These charges can change at any time.
- Legal Fees (including Tax Levies) - \$100.00
- Other fees may apply

**Transaction Limitations** – The transaction limit depends on the method of payment.

- Total card purchases and withdrawals are limited to \$2,000 per day. This includes ATM withdrawals, cash advances, and signature and PIN-based purchases. Withdrawals from an ATM are limited to \$525.00 per day. You can lower these limits by calling us at 337-474-3766
- Automated Clearing House (ACH) External Transfer transactions are subject to limits on the dollar amount of electronic transfers between your account and external accounts at other financial institutions. These limits are designed to be flexible in order to protect the security and integrity of the service and accounts, as well as you and all other users of the service. Based on confidential fraud and essential risk criteria, they may be modified at our discretion without advance notice.

- Mobile Deposits are subject to limits on the dollar amounts and item count. These limits are designed to be flexible in order to protect the security and integrity of the service and accounts, as well as you and all other users of the service. Based on confidential fraud and essential risk criteria, they may be modified at our discretion without advance notice.