

Schedule of Service Charges & Fees

Products/Services

Effective February 4, 2026
Current Fee

Products/Service	Description	Current Fee
VISA® Debit & ATM Card	Allpoint ATM Network	No Charge
	Re-Pin	\$2.00
	Card Replacement	\$5.00
	Active Compromised Card (After 60 Days)	\$10.00 Monthly
	Non-LSNB ATM Network Usage Fee	\$2.00 Per Transaction
	International Transaction Fee	3% of Amount
Overdraft Services	Overdraft Item Fee - Paid*	\$35.99
	Overdraft Balance Annual Percentage Rate (APR) <i>Your account will accrue interest on your overdraft balance (excluding applicable fees) from the date of the overdraft until the balance is paid in full.</i>	17.50%
	Returned Item Fee - Returned Unpaid*	\$35.99
	<i>*We will charge you a fee of \$35.99 each time we return or pay an overdraft. A maximum of 4 NSF fees will be charged per day to consumer accounts; unlimited for business accounts. Fee applies to overdrafts created by checks, in-person withdrawals, or other electronic means.</i>	
Online Banking & LSNB Mobile™ Banking	Online Banking*	No Charge
	Send Money with Zelle® Effective March 5, 2026	\$1.00 Per Transaction
	Zelle® Stop Payment** (Per Item) <i>**You may Stop or Cancel a PENDING payment only if the recipient has not yet enrolled with Zelle®. Payments sent to recipients who are already registered Cannot be Stopped or Canceled.</i>	\$10.00
	Online Unlimited Bill Pay *	No Charge
	LSNB Card Manager™	No Charge
	SMS/Text Banking	No Charge
	LSNB QuickDeposit (Mobile Check Deposit) <i>Requires Online Banking enrollment by accepting the online terms and conditions.</i>	No Charge
	Bank to Bank QuickTransfer*	No Charge
	LSNB QuickTransfer	No Charge
	<i>* Requires enrollment</i>	
Statement Options	eStatements <i>Requires Online Banking enrollment by accepting the online terms and conditions.</i>	No Charge
	eStatements with Check Images (Available Upon Request)	No Charge
	Paper Statement*	\$3.00
	Check Images on Paper Statement* (Available Upon Request)	\$2.00
	Additional Statement Requests* (Additional Recipients)	\$8.00
	Monthly Account Statement Reprint	\$5.00
	Special Statement Cut-Off	\$25.00 Monthly
	Statement on CD-ROM	\$50.00 Monthly
	<i>*Fee is charged per statement cycle</i>	
Wire Transfers	DOMESTIC WIRES	
	Incoming	\$15.00
	Outgoing*	\$30.00
	Outgoing Processed After the Cutoff Time* 2:01 - 3:00 PM CST	\$40.00
	<i>* Domestic Outgoing Cutoff Time: 2:00 PM CST; Excess of 5 million: 1:00 PM CST</i>	
	ONLINE BANKING WIRES*	
	Outgoing (Domestic Only) Cutoff Time 3:30 PM CST	\$25.00
	In-Process Online Banking Wire Cancellation Request	\$10.00
	<i>*Requires Online Banking and Treasury Management services enrollment</i>	
	INTERNATIONAL WIRES	
	Incoming	\$15.00
	Outgoing US Dollars*	\$75.00
	Outgoing Foreign Currency Mexican Pesos*	\$20.00
	<i>*Cutoff Time 2:00 PM CST</i>	
	Outgoing Foreign Currency Other Currency - Cutoff Time 12:00 PM CST	\$55.00
Other Wire Transfer Fees	Automated Electronic Wire Confirmation	No Charge
	Wire Confirmation (Email, Call Back, or Fax)	\$5.00
	Return Fee	\$15.00
	Customer Request to Amend Processed Wire (Fedline Message)	\$25.00

Products/Service	Description	Current Fee
Collection Items	Standard Items	\$60.00
	Canadian Checks	\$60.00
	Dealer Drafts	\$25.00
Other Account Charges & Services	24-Hour Phone Banking	No Charge
	Account Closing Fee <i>(Within 180 Days of Opening)</i>	\$25.00
	Account Inactivity Fee <i>(Per statement cycle. No activity for 180 days if balance is below \$100.00)</i>	\$10.00
	Automatic Funds Transfer <i>(Sweeps)</i>	\$10.00 Per Transfer
	Chargebacks	\$12.00
	Check Orders	Reference Catalog
	Coin Counting & Rolling	\$0.10 Per Roll
	Counter Deposit Slips <i>(4 Per Sheet)</i>	\$3.00 Per Sheet
	Court Ordered Records/Levy	\$100.00
	Deposit Bag Handling Fee	\$2.00
	Deposit Corrections	\$5.00 Per Item
	Loose Coin	4% of Total
	Loose Coin <i>(Non-Customer)</i>	9% of Total
	Manual Transfer of Funds	\$5.99 Per Transfer
	Medallion Guarantee	\$40.00
	Research of Account	\$50.00 Min. Per Hour
	Returned Mail	\$10 First Month, then \$5.00 Monthly
	Stop Payment <i>(Per Item)</i>	\$35.00
	Stop Payment <i>(Range of Checks)</i>	\$50.00
	Temporary Checks <i>(4 Per Sheet)</i>	\$3.00 Per Sheet
	Zipper Bag Small	\$5.00
	Zipper Bag Medium	\$8.00
	Zipper Bag Large	\$14.00

Additional Services Available to LSNB Customers

Safe Deposit Box	ANNUAL RENTAL FEE BY SIZE	
	3 x 5	\$35.00
	3 x 10	\$55.00
	5 x 10	\$85.00
	10 x 10	\$120.00
	OTHER FEES	
	Box Drilling <i>(Only if Required)</i>	\$175.00 <i>(Scheduled)</i> / \$250.00 <i>(Non-Scheduled)</i>
	Box Rental Late Fee	\$25.00
	Set Up, Application and Access Cards	\$15.00
International Services	Foreign Currency Exchange	Market Price
	Foreign Business Documents <i>(Review or Verification)</i>	\$550.00 Minimum <i>(Additional Fees May Apply)</i>
	*Fee is Charged Per Statement Cycle	
Night Depository	Set-Up	\$25.00
	Key Replacement	\$10.00
Monetary Instruments	Cashier's Checks <i>(Customers Only)</i>	\$10.00 Per Item
	Money Order <i>(Customers Only)</i>	\$5.00 Per Item
	Cashier's Checks in Lieu of On Us Items <i>(Non-Customers)</i>	\$10.00 Per Item
	Declaration of Loss Cashier's Checks	\$10.00

