



LA COMMUNITY BANK LIMITED

Tariff Guide 2020



LA COMMUNITY BANK LIMITED

1 SAVINGS ACCOUNT		Ordinary Savings Account	LACOsave	LACOkid	LACOgrad	LACOplus Susu
Minimum Opening Balance		GHC30	GHC5	GHC50	GHC50	GHC5
Minimum Operating Balance		GHC20	GHC10	GHC20	GHC20	GHC10
Free withdrawals per month		2	2	1	1	1
Charge Extra withdrawals		GHC3 per month	GHC3 per month	GHC3 per month	No interest	GHC3 per month
Monthly Maintenance fee		GHC2 per month	GHC2 per month	GHC2 per month	GHC2 per month	One day cont.

2 CURRENT ACCOUNT		Individual Current Account	Corporate Account
Minimum Opening Balance		GHC100	GHC100
Minimum Operating Balance		GHC20	GHC50
COT		GHC5	GHC40

3 LOANS		PAY DAY LOANS	PENSION LOAN	SALARY LOANS	CAGD LOAN	LACO LOAN	BUSINESS LOANS	FULLY CASHED SECURED
Rate		Base + 5	Base + 5	Base + 5	Base + 2	Base + 5	Base + 5	BASE + 3
Handling/Commitment		5%	5%	5%	5%	5%	5%	5%
Status Enquiry		GHC20	GHC20	GHC20	FREE	GHC20	GHC20	NA

4 CHEQUE CLEARING		BASIS	CHARGE
Normal clearing [current]			Free
Special Clearing			1% of face value
Cheques cleared on savings		Less than 20,000	GHC10
		More than 20,000	GHC20
Returned Cheques			10% of face value
Salary Processing			GHC5

5 STATEMENT / ADVICES		
Account Statement		GHC5 per sheet
Visa Request		GHC10 per sheet
Auditors Confirmation		GHC100 flat



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6	CHEQUE BOOKS		
	25Leaves		GHC10
	50 Leaves		GHC20
	Counter Cheques [Current]		GHC5
	[Savings]		GHC2
	Savings Withdrawal Booklets		GHC6

7	OTHERS		
	Direct Debit/Credit	Less than 10,000	GHC10
		More than 10,000	GHC20
	Payment Order [School fees]	Less than 10,000	GHC10
		More than 10,000	GHC20
	Payment Order [OTHERS]	Less than 10,000	GHC20
		Btn 10,000-30000	GHC25
		More than 30000	GHC30
	Standing Order	INTERNAL	GHC5
		EXTERNAL	GHC10
	Voucher retrieval		GHC10
	Safe Custody	Monthly	GHC20 per item

8	MOBILE BANKING		
		LACO INDIVIDUAL BUNDLE	LACO BUSINESS BUNDLE
	Montly Ebanking Fee	GHC5	GHC10
	SMS Alert	FREE	FREE
	Statement Request	FREE	FREE
	Transfer To Other LCB Accts.	FREE	FREE
	Bill Payment	FREE	FREE
	Wallet to Bank	Free	Free
	Airtime	3%	3%
	Transfer to other Banks	GHC5	GHC5

The background features a vibrant blue color scheme with abstract, overlapping geometric shapes in various shades of blue and white. These shapes create a dynamic, layered effect, with some areas appearing as solid colors and others as semi-transparent or overlapping planes. The overall composition is modern and clean.

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