

SCHEDULE OF FEES AND CHARGES

Effective:

Share Savings, Checking and Money Market Account Fees

- For Stop Payment Requests (Checks, ACH or Cashier's Checks):..... \$
- For each time a check, ACH, debit transfer request, Bill Payment Item, or other payable item is presented, or payment is otherwise requested, and returned due to an overdraft (non-sufficient, or uncollected, or unavailable funds), a fee will be assessed \$
- For each time a check, debit transfer request, Bill Payment Item, or other payable item is presented, or payment is Otherwise requested, and is paid using Courtesy Pay Overdraft Services, a fee will be assessed \$
- For each copy of a cleared check \$
- For a 3-month history printout..... \$
- Charge for each additional month..... \$
- Per hour for assistance with statement reconciliation – with a minimum charge of \$20.00 \$
- Expedited Bill Payment via ACH..... \$
- Expedited Bill Payment via a Check \$
- There is a limit of four (4) overdraft fees that we will charge you in one day for ACH, Check and Debit Card transactions that overdraft the account.

ATM/Debit Card Fees

- International Transactions (Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction):
Multiple Currency 1% of purchase amount
Single Currency.....0.80% of purchase amount

Other

- For each time an item is deposited to your CCU account drawn on another financial institution and returned unpaid on either individual or corporate accounts. Items may be re-presented for payment multiple times. A fee will be charged each time the item is returned unpaid.....\$
- For each bad address..... \$
- For paid over third party **personal** checks \$
- For a copy of a cashier's check..... \$
- Charge for foreign and domestic checks sent for collection. (Does not include fees charged by originating financial institution):
Item(s) \$100.00 or less \$
Item(s) \$100.01 to \$300.00 \$
Item(s) \$300.01 or more..... \$
- For processing post judgment legal actions \$
- For Photocopies.....\$
- For Money Orders.....\$
- Cashier Checks Purchases.....\$
- Charge for VISA Gift Card.....\$
- For Non-member Check Cashing.....\$
- For Non-member paid over payroll Check Cashing \$
- VeriCheck Phone Payment..... \$
- An inactivity fee of \$ _____ per month will be charged on each account for any Member who has had no transaction activity for a period of at least 2 years

Excessive Withdrawal Fee \$ _____ for each transaction/ withdrawal exceeding six preauthorized, automatic or internet transfers per month limit.

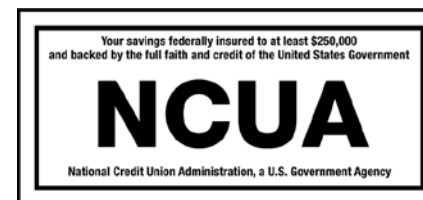
Account fees may be charged to any account with available funds, including certificate and IRA accounts.

Wire Transfers

- Domestic Bank Wire Transfer
Incoming Wire.....\$
Outgoing Wire.....\$

Share Value

- Par Value of One Share\$



This credit union is federally insured by the National Credit Union Administration

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