

Fee Schedule as of November 15, 2010

Service	Fee Rate
Membership	
Early Closing (within 180 days) of Account Fee	\$25.00
Undeliverable Mail Fee	\$5.00/item
Research Fee	\$32.00/hour
Faxing Fee	\$1.00/page
Copy Fee	\$.025/page
Employee Assisted Paper Copy of Statement, Receipt, or Cancelled Check Fee	\$8.00/item
Products and Services	
Money Order/Cashier's Check Fee	\$1.50 each
Travelers Checks Fee (fee waived for members having \$100 in savings)	1% per \$100
VISA Gift Cards Purchase Fee	\$3.00/card
Member Check Cashing Fee (fee waived for members having \$100 in savings)	2% of check amount with maximum of \$25.00
Third Party Check Cashing Fee	\$10.00/item
Non-Member Check Cashing Fee (check under \$500)	\$10.00/item
Non-Member Check Cashing Fee (check over \$500)	\$25.00/item
Canadian Check Processing Fee - the higher of \$25 or actual cost	higher of \$25.00 or cost/item
Foreign Transaction Fee	1% of amount converted to US dollars
Electronic/Automatic Processing	
Out-going Wire Transfer Fee	\$15.00/transfer
Incoming Wire Fee - If Sending Instructions are Incorrect	\$40.00/transfer
ACH Electronic Funds Transfer Origination Set-up Fee	\$15.00/set-up
It's Me 247 Online Banking	
Inactivity Charge for It's Me 247 CUEasyPay! Fee	\$1.50/month
ATM (Automated Teller Machine) and ATM/Debit Cards	
Empty ATM Deposit Envelope Fee	\$40.00/envelope
ATM Withdrawals (After Six Free per Month) Fee	\$0.50/transaction
Foreign ATM transaction Fee	\$0.75/transaction
Debit Card Charge Back Fee	\$15.00/item
Plastic Card (ATM, Debit or Credit Card) Replacement Fee	\$10.00/card
Plastic Card (ATM, Debit or Credit Card) Rush Replacement Fee Sent Priority Mail - the higher of \$32 or actual cost	higher of \$32.00 or cost/card
Savings and Checking Accounts	
Share Savings Dormant Account Fee (after 12 months of inactivity & balance less than \$250)	\$5.00/month
Christmas and Vacation Club Withdrawal before Disbursement Date Fee	\$5.00/withdraw
Regulation D Restricted Withdrawals (After Six Free Transactions) Fee	\$30.00/transaction
Returned Deposit Item Fee	\$15.00/item
IRA Transfer Out Fee	\$25.00
Courtesy Pay Overdraft Protection Fee	\$25.00/item
Stop Payment – Single Check or ACH Fee	\$25.00
Stop Payment – Series of Checks or multiple ACH Fee	\$30.00
Non-Sufficient Funds (NSF) via check or ACH Fee	\$25.00/item
Garnishment Fee	\$40.00/event
Escheat Fee	\$25.00
Loans	
Verification of Deposit, Loan & Employment Fee	\$10.00
Payoff Request Fee	\$10.00
Loan Documentation Fee	\$50.00
Loan Coupons - Employee Assisted Paper Copies	\$25.00
Late Payment Fee	\$25.00
Return Payment Fee	\$25.00
Loan Protection Credit Life Single Coverage *	\$0.73 per Month, per \$1,000 on Outstanding Balance Fee
Loan Protection Credit Life Joint Coverage *	\$1.28 per Month, per \$1,000 in Outstanding Balance
Loan Protection Credit Disability Insurance *	\$2.01 Single/ \$3.82 Joint per Month, per \$1,000 on Outstanding Balance
*Fee Rate Reduction Effective 4/15/11	
GAP Insurance Motor Vehicles (cars, light trucks, vans)	\$249.00
GAP Insurance Power Sport Vehicles (motorcycles and jet skis)	\$274.00
GAP Insurance Watercraft (boats)	\$279.00
GAP Insurance Recreational Vehicles (campers and motor homes)	\$369.00
Credit Cards	
Credit Card Late Payment Fee	\$25.00