

## Fee and Service Charge Schedule

Effective May 1, 2009

<b>SAVINGS ACCOUNT</b>	
ACCOUNT MAINTENANCE MEMBERS BETWEEN THE AGES OF 25-64, WILL BE ASSESSED AN ACCOUNT MAINTENANCE FEE IF A COMBINED \$500 AVERAGE, AGGREGATE BALANCE IS NOT MAINTAINED EACH MONTH (AGGREGATE BALANCE INCLUDES ALL SAVING/CHECKING ACCOUNTS PER ACCOUNT NUMBER)	\$5 PER MONTH
ACCOUNT NUMBER CHANGE	\$40
CLOSE ACCOUNT	\$5
DORMANT ACCOUNT (AFTER 12 MONTHS OF ALL ACCOUNT INACTIVITY)	\$5 PER MONTH
DORMANT CLOSING (AFTER 2 YEARS OF ALL ACCOUNT INACTIVITY)	\$10
BAD ADDRESS	\$2 PER MONTH
<b>CHECKING ACCOUNT</b>	
ACH (EFT) NSF	\$28 PER ITEM
ACH (EFT) STOP PAYMENT	\$25 PER ITEM
ACCOUNT BALANCING AND RECONCILEMENT	\$40 AN HOUR
DESIGNER CHECKS	SEE PRICING GUIDE
MICROFILM COPIES	\$2 PER COPY
OVERDRAFT CHARGE (NSF)	\$28 EACH CHECK
STARTER CHECKS	\$2 PAGE (4 CHECKS)
STOP PAYMENT	\$25 PER ITEM OR SERIES
<b>ATM/DEBIT CARD</b>	
ACCOUNT OVERDRAWN VIA OFF-LINE ATM	\$28 EACH OCCURRENCE
ATM BALANCE INQUIRY AT EXTRA CREDIT UNION-OWNED ATM	NO CHARGE
ATM BALANCE INQUIRY AT FOREIGN ATM	\$1.50 EACH
ATM DEPOSIT AT ANY ATM	NO CHARGE
ATM TRANSFER AT ANY ATM	NO CHARGE
ATM WITHDRAWAL AT EXTRA CREDIT UNION-OWNED OR CO-OP NETWORK ATM	NO CHARGE
ATM WITHDRAWAL AT A FOREIGN ATM (FEE ASSESSED DAILY PER WITHDRAWAL)	\$1.50 PER WITHDRAWAL
ATM/DEBIT CARD RE-ISSUE PIN	\$2
ATM/DEBIT REPLACEMENT CARD	\$5 PER CARD
<b>ONLINE ACCOUNT ACCESS/ONLINE BILL PAYMENT AND PRESENTMENT</b>	
ONLINE ACCOUNT ACCESS	FREE
ONLINE BILL PAYMENT AND PRESENTMENT (MINIMUM THREE PAYMENTS PER MONTH REQUIRED)	FREE
ONLINE BILL PAYMENT AND PRESENTMENT (LESS THAN THREE PAYMENTS PER MONTH)	\$4.95 PER MONTH
BILL PAYMENT TRANSACTION	UNLIMITED
RETURN ITEM (NSF)	\$28 PER ITEM
STOP PAYMENT	\$25 PER ITEM OR SERIES
<b>MORTGAGES</b>	
APPRAISALS	\$150 & UP DEPENDING ON LOCATION
DISCHARGE MORTGAGE	\$14 & UP DEPENDING ON COUNTY
FLOOD INSURANCE SEARCH	\$14
RECORD MORTGAGE	\$29 & UP DEPENDING ON COUNTY
RECORD UCC	\$10 SINGLE PERSON \$10 DUAL OWNERSHIP
TITLE INSURANCES (BASED ON AMOUNT FINANCED)	\$55-\$625
<b>SAFE DEPOSIT BOXES</b>	
2x5 SAFE DEPOSIT BOX RENTAL (NO LONGER AVAILABLE)	\$18 PER YEAR
3x5 SAFE DEPOSIT BOX RENTAL (NO LONGER AVAILABLE)	\$20 PER YEAR
3x10 SAFE DEPOSIT BOX RENTAL	\$45 PER YEAR
5x10 SAFE DEPOSIT BOX RENTAL	\$65 PER YEAR
10x10 SAFE DEPOSIT BOX RENTAL	\$95 PER YEAR
SAFE DEPOSIT BOX DRILL (ALL SIZES)	COVERING COSTS
REPLACEMENT KEY	\$15 PER KEY
<b>FAMILY SERVICE CENTERS</b>	
CHECK CASHING	\$1.50
WITHDRAWALS	\$1.50 PER WITHDRAWAL
<b>MISCELLANEOUS</b>	
PHONE ACCOUNT ACCESS (PERSONAL ANYTIME TELLER)	NO CHARGE
AMERICAN EXPRESS TRAVELERS CHEQUES	1% OF TOTAL AMOUNT
AMERICAN EXPRESS TRAVELERS CHEQUES FOR TWO	1% OF TOTAL AMOUNT
AMERICAN EXPRESS GIFT CHEQUES	\$2.50 EACH
FAX MACHINES	\$3.50 FIRST PAGE, \$1 EACH ADD'L PAGE
DUPLICATE STATEMENT	\$2 PER STATEMENT
FOREIGN CHECKS	\$2.50 PER CHECK
HISTORY OF ACCOUNT (AT TELLER WINDOW/FINANCIAL SERVICE REP)	\$2 FOR 10 PAGES OR LESS \$5 FOR 11 PAGES OR GREATER
MONEY ORDER	\$2 EACH
MONEY ORDER STOP PAYMENT/PHOTO COPIES	\$15 EACH (PAID DIRECTLY TO MONEY GRAM)
PHONE TRANSFER	\$1 PER TRANSFER
DEPOSITED ITEM RETURNED UNPAID (IF THE REVERSAL OF RETURNED ITEM IS DRAWN ON MEMBER'S ACCOUNT AT OTHER INSTITUTION - \$20)	\$15-\$20
EXTRA CREDIT UNION CORPORATE CHECK	\$2 PER CHECK FOR PERSONAL ACCT
EXTRA CREDIT UNION CORPORATE CHECK (IN LIEU OF MEMBER CHECK)	\$25 PER CHECK
EXTRA CREDIT UNION CORPORATE CHECK STOP PAYMENT	\$25 PER CHECK
ACCOUNT RESEARCH	\$30 AN HOUR
COIN MACHINE	4% TOTAL COIN AMOUNT - MEMBERS 8% TOTAL COIN AMOUNT - NON-MEMBERS
NON-MEMBER CHECK CASHING	\$5

LOAN REPEAT APPLICATION (IF APPLICABLE, SEE AN FS REP FOR DETAILS)	\$50
LOAN REFINANCE (IF APPLICABLE, SEE AN FS REP FOR DETAILS)	\$50
LOAN LATE PAYMENT – LOANS AFTER 05/18/09 (15 DAYS PAST DUE)	\$20
LOAN LATE PAYMENT – LOANS BEFORE 05/18/09 (30 DAYS PAST DUE)	\$20
<b>VISA</b>	
ANNUAL FEE	NONE
REPLACEMENT CARD	\$5
RETURNED PAYMENT	\$20
LATE PAYMENT	\$25
OVERLIMIT	\$25
PIN SELECTION	\$2
PAYMENT BY PHONE	\$5
<b>VISA GIFT CARDS</b>	
INSTANT ISSUE	\$3.95
ONLINE ORDER	\$5
LOST/STOLEN-REPLACEMENT CARD	\$10
NEXT DAY DELIVERY	\$25
DORMANCY	\$1.50 PER MONTH AFTER 9 MONTHS OF INACTIVITY
<b>WIRE TRANSFERS</b>	
FOREIGN WIRE TRANSFER (OVERSEAS)	\$40
DOMESTIC WIRE TRANSFER* (WITHIN THE U.S.) *WE DO NOT WIRE FUNDS TO WESTERN UNION	\$20

All fees and conditions were in effect at the time of publication and are subject to change. Extra Credit Union reserves the right to impose service fees or change service fees with proper notice to members.

Revised 03/09