

**Commercial Account Fee and Service Charge Schedule**

Effective January 11, 2010

<b>ALL ACCOUNTS (Savings Account-120 Checking Account-190)</b>	
Account Number Change	\$40
Close Account (Non-refundable membership fee)	\$5
Dormant Account (After 12 months of all account inactivity)	\$5 per month
Dormant Closing (After 2 years of all account inactivity)	\$10
Monthly Service*	\$20 per month
Transaction*	\$0.25 each
System-generated Overdraft Transfer	\$3 per transfer
Overdraft Charge (NSF)	\$30 per item
Account Balancing and Reconciliation	\$40 an hour
Designer Checks	See Pricing Guide
Stop Payment (Valid for six months)	\$30 per item
Check Copies	\$2 per copy
<b>ATM/DEBIT CARD</b>	
Account Overdrawn via Off-line ATM	\$30 each occurrence
ATM Overdraft (NSF)	\$30 each occurrence
Balance Inquiry at Extra Credit Union-owned ATM	FREE
Deposit at any Extra Credit Union or Co-Op Network ATM	FREE
Transfer at any Extra Credit Union or Co-Op Network ATM	FREE
Withdrawal at Extra Credit Union-owned or CO-OP Network ATM	FREE
Balance Inquiry at Foreign ATM	\$1.50 per inquiry
Deposit at Foreign ATM	\$1.50 per deposit
Transfer at Foreign ATM	\$1.50 per transfer
Withdrawal at Foreign ATM (Assessed daily per withdrawal)	\$1.50 per withdrawal
PIN Re-issue	\$5
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 bill payment transactions per month)	FREE
Online Bill Payment and Presentment (Less than three bill payment transactions per month)	\$4.95 per month
Bill Payment Transaction	Unlimited
Returned Item through Bill Pay (NSF)	\$30 per item
Stop Payment through Bill Pay (Valid for six months)	\$30 per item
<b>SAFE DEPOSIT BOXES</b>	
2x5 Safe Deposit Box Rental	\$25 per year
3x5 Safe Deposit Box Rental	\$30 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
Box Drilling (All sizes)	Covering Costs
Replacement Key	\$15 per key
<b>WIRE TRANSFERS</b>	
Foreign Wire (Outside United States)	\$40
Domestic Wire** (Within United States) **We do not wire funds to Western Union	\$20
Incoming Wire Transfer	\$5 each
<b>FAMILY SERVICE CENTERS</b>	
Check Cashing	\$1.50 per check
Withdrawals	\$1.50 per withdrawal
<b>MISCELLANEOUS</b>	
Coin Deposits (Loose coin)	1% of deposit
Coin Deposits (Rolled coin with account number on coin roll)	FREE
Deposited Item Returned Unpaid	\$20 per item
Staff-Assisted Phone Transfer	\$2
American Express Travelers Cheques	1% total amount purchased
American Express Travelers Cheques For Two	1% total amount purchased
American Express Gift Cheques	\$2.50 each
Money Orders	\$3 each
Money Orders Stop Payment/Photo Copies	\$15 each (paid directly to Money Gram)
Foreign Checks	\$3 per check
Duplicate Statement (History of account at teller window)	\$3 each page
Extra Credit Union Cashier's Check	\$5 per check
Extra Credit Union Cashier's Check (In lieu of member check)	\$25 per check
Extra Credit Union Cashier's Check Stop Payment	\$30 per check
Fax Machines	\$3.50 first page /\$1 each add'l page

\*In this fee schedule, "Transaction Fee" includes any debit or credit posted to any savings and/or checking account in a calendar month. The "Transaction Fee" and Monthly Service Fee will be calculated and debited the first business day after month end from your commercial savings account. 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.