

SCHEDULE OF FEES & SERVICE CHARGES

Effective 9/2007

FEES & SERVICE CHARGE POLICY

Unified People's Federal Credit Union charges fees for two purposes. The first is to recover costs involved in providing services. These fees will be charged to members receiving benefit from specific services. The second reason is to discourage certain activities which could be detrimental to the member's or the membership's financial well being.

Fees and service charges are determined by management and approved by the Board of Directors.

GENERAL FEES

Reopen Account—all shares	\$25.00
Account Number Change (per share Account, except IRAS)	\$25.00
Account Number Change (IRA accounts)	\$50.00
Account Number Change (per loan account)	\$25.00
Share Certificate Owner Change (per certificate over 2)	\$10.00
Bill Payment	\$2.00
Wire Transfer	\$12.50
International Wire Transfer	\$35.00
Western Union (\$9.50 + \$14.00 Western Union fee)	\$23.50
Travelers Checks (per \$100)	\$1.00
Telephone Calls	Cost
Overnight Delivery	\$35.00
Postage	Cost
Return Mail	\$5.00
Collection Items	Greater of cost or \$15.00
Stop Payment Official Check	\$20.00
Certified Check (to Member in person)	No charge
Certified Check (mailed to Member)	\$1.00
Certified Check (mailed to 3rd party)	\$2.00
Fax Fee (per page)	\$1.50
Photocopy (per page)	\$0.25
Account Printout (first page)	\$1.00
(additional pages)	\$.50
Account Printout/Microfiche (min. \$20.00)	Cost + \$20.00 per research hour
Return Deposit (check)	\$15.00
UP Check Cashing (non-member, UP checks only)	\$5.00
Account Verification (from other lenders)	\$5.00
Execution, Garnishment, Levies	\$20.00
Locator Fee	\$1.00

VISA CARDS:

Annual Fee	None
Overlimit Fee (per transaction)	\$20.00
Late Charge	\$20.00
Replacement Card	\$5.00
PIN Replacement	\$3.00
Card Recovery	\$65.00
Copy of Transaction	\$10.00

SHARE DRAFT FEES:

Transfer Charge (over 6 automatic overdraft savings to checking, per month)	\$5.00
Overdraft Transfers (from loan)	No Charge
Return Check Charge	\$20.00
Return ACH Charge	\$20.00
Negative Balance Charge (overdrafts, ACH or check cleared)	\$20.00
"On-Track" Fee (per item)	\$20.00
Check Copy (cleared check)	\$2.00
Stop Payment (single/range of checks)	\$15.00
Account Balancing (minimum \$15.00; per hour)	\$20.00
Account Research (minimum \$15.00; per hour)	\$20.00
Monthly Service Charge	None
Counter Checks (per page)	\$1.00
Draft Printing	Cost

LOAN ACCOUNTS:

Late Charge (consumer, 2 nd mortgage, HELOC)	\$20.00
Late Charge (1 st mortgage)	5% of delinquent amount
Filing Fee	Cost
Extension/Skip-A-Payment 1 st loan	\$20.00
subsequent loans	\$5.00
Add-On of Less Than \$1000.00	\$50.00
Real Estate Loan Origination Fee	0.5% – 1.0%
Credit Report for Real Estate Loans	Cost
Appraisal for Real Estate Loans	Cost
Loan Application Fee (within 6 months of denial)	\$25.00

SPECIAL ACCOUNT FEES

Account Closed within 90 days or 3 months	\$10.00
Christmas Club Early Withdrawal	\$10.00
Money Market Below Minimum Balance, per month	\$10.00
Money Market Excess Withdrawals (over 3 per month, per item)	\$15.00
Inactive Account (less than \$100 balance and no activity for 1 year, 18 years & older, fee per month)	\$5.00
Dormant Account Surrendered to State (no activity/no address)	\$25.00
Early Withdrawal on Certificates:	
<u>Certificate Term</u>	<u>Penalty</u>
one year or less	90 days' interest
over one year	180 days' interest (earned or not)