

This schedule of charges for all accounts sets forth certain fees and charges applicable to Regular Shares (“savings”) and Share Draft Accounts (“checking”) effective 11/01/02. This schedule is incorporated as part of your membership agreement with the credit union. You will be notified of changes to these charges.

Abandoned account processing, per account .....	\$30.00
Account research & reconciliation, per hour	
One hour minimum .....	\$25.00
Documentation fee per page .....	\$1.00
ATM transactions at ECU ATM .....	Free
ATM transactions at “non ECU” ATMs with Value Checking <sup>(1)</sup> .....	8 free per month
ATM transactions at “non ECU” ATMs with Value Checking Plus <sup>(1)</sup> .....	12 free per month
Excess ATM transactions .....	\$1.00 each
ATM/Debit Card/Credit Card replacement, per card .....	\$10.00
Rush replacement .....	\$55.00
Automatic loan payment .....	Free
Check Image Statement .....	Free
Check presented for Collection <sup>(2)</sup> .....	\$15.00
Check reorders, standard .....	1 free box per year
Other check reorders .....	Varies depending on style
Checks presented or other debits made against insufficient funds, per item .....	\$20.00
Checks presented or other debits made against uncollected funds, per item .....	\$20.00
Clubs, Holiday or Vacation .....	Free
Closeout or early withdrawal, per transaction .....	\$10.00
Deposit items returned unpaid, per item .....	\$2.75
Duplicate 1098 or 1099 .....	\$5.00
Loan payment book replacement .....	\$5.00
Money Market withdrawals	
2 per month, \$200.00 minimum per withdrawal .....	Free
Each withdrawal thereafter .....	\$10.00
Money Orders (up to \$1,500.00) .....	\$2.00
Senior citizens .....	Free
Notice of Levy .....	\$20.00
Notarization (for Members only) .....	Free
Overdraft Protection annual fee .....	None
Official Check (minimum \$1,500) <sup>(3)</sup> .....	\$5.00
Photocopy of statement or check .....	\$5.00
Savings withdrawal .....	4 per month
Each over the counter withdrawal thereafter per month .....	\$5.00 each
Stop payment .....	\$15.00
Telephone inquiries via Call 24 .....	Free
Temporary checks (8 checks) .....	\$3.00
Travelers Cheques .....	Free
Two Party Travelers Cheques .....	1% of purchase
Gift Check .....	\$2.50
Visa Check Card sales draft photocopy .....	\$10.00
Wire Transfers (Domestic)	
Incoming .....	Free
Outgoing .....	\$15.00
Wire Transfers (International)	
Incoming .....	\$25.00
Outgoing .....	\$40.00

(1) Other financial institutions may charge an additional fee for use of their ATM

(2) Additional fee may be charged by collecting institution

(3) One free Official check per day (\$1,500 minimum check amount)