

FIRST CLASS[®]

FEDERAL CREDIT UNION

VISA[®] CHECK CARD SCHEDULE OF FEES Effective 07/01/10

SCHEDULE A (Active Draft Account)*

Monthly Maintenance	NO CHARGE
Deposits	NO CHARGE
PIN Number Maintenance	NO CHARGE
-(exceed 3 PIN # requests)	\$5.00
Cash Withdrawals:	
-(per month)	FIRST 7 FREE
-each withdrawal after 7	\$0.75
Point of Sale Transactions	UNLIMITED/FREE
Transfers	\$1.50
Inquiries	\$1.00
Replacement Card (lost, stolen or damaged)	\$5.00
Negative Balance Fee (opt-in)	\$30.00
NSF Deposit Item	\$30.00
Research Fee(minimum 1 hr.)	\$20.00
Look Up(info. NOT on system)	\$5.00/item

*An active share draft account is an account held by a member who is using the credit union as their Primary Financial Institution(PFI). The act of having a share draft account does not entitle nor guarantee the granting of a specific product or service. The credit union's decision to grant a specific product or service will be based on the member's usage of the share draft account.

SCHEDULE B (NOT AN ACTIVE Share Draft Account -

Do Not Use C.U. As Primary Financial Institution)

Monthly Maintenance	NO CHARGE
Deposits	\$2.00
PIN Number Maintenance	NO CHARGE
-(exceed 3 PIN# requests)	\$5.00
Cash Withdrawals	\$1.00
Point of Sale Transactions	\$0.75
Transfers	\$1.50
Inquiries	\$1.00
Replacement Card (Lost, stolen or damaged)	\$5.00
NSF Deposit Item	\$30.00
Negative Balance Fee (opt-in)	\$30.00
Research Fee(minimum 1 hr.)	\$20.00
Look Up(info. NOT on system)	\$5.00/item