

EXPRESS CREDIT UNION SCHEDULE OF ACCOUNT FEES

*Change effective April 24, 2009

Shares

Share Par Value		\$5.00
Returned Deposited Item:		\$5.00 each
Dormant:	12 months no activity/balances under \$1000	\$1.00/month
Christmas Club	Early Withdrawal	\$5.00 each occurrence
Christmas Club	Early Closure (prior to Oct. 1)	\$10.00

Share Draft/Checking

Stop Payments :	Drafts and ACH/EFTs	\$15.00 each
Overdraft/NSF/Returned Item:	Checks, ATM/Debit, & ACH/EFT	\$20.00 each/\$80 daily max
Auto Transfers:	From shares, overdraft protection loans, LOC, or VISA to draft account	\$5.00 each
Returned Deposited Item:		\$5.00 each
Copy of Paid Drafts:	5 free per month	\$1.00 each subsequent
EZCheck VISA Debit Card:	With Awards Points Program	\$1.00 monthly
	Without Awards Points Program	No Fee
	Replacement cards	\$5.00 each
	PIN re-order (1 free annually)	\$5.00 each subsequent

IRA Savings:

No Annual Fee	
Closing Fee	\$25.00

Money Market:

\$1000 minimum balance required	\$5.00 monthly service charge if balance falls below \$1000 at any time during month
Excess Transaction Fee	After 6 transfer per month \$5.00 per item

General Fees

Account Reconciliation:	First time assistance - free	\$20.00 per hour
ECU Teller Checks:	1 check in a day - free	\$2.00 each additional check
Fax Service:	Free cover page	\$1.00 first page/\$0.50 each additional
Money Orders:	Travelers Express International	\$1.00 each
Account History Printout:		\$0.75/page
Outgoing Wires:	Domestic	\$15.00 each
Remittances:	Directo A Mexico ACH Remittance	\$6.00 each
	MoneyGram Money Transfers	Fees vary depending on amount/location* <i>Minimum \$9.99/transfer</i>

Loan Fees:

Late Fees	5% of payment or \$20, whichever is higher
VISA Late Fees & Over Limit Fees	\$20

ATM Fees:

Transaction Fee for non CO-OP network machine use	\$1.00/transaction*
---	---------------------