

CONSUMER (PERSONAL) ACCOUNT FEE SCHEDULE

effective 11.01.09

Credit Union Membership

- Membership Share \$5.00 par value, one (1) share is required to open and maintain an account

Primary Share Accounts

- Monthly Maintenance \$2.50 per month, if minimum balance not maintained (excluding Passport Money Market Account)**

- Negative Share \$50.00 to reopen account if closed due to negative shares

**For the Primary Share Account, you must have an actual balance of \$50.00 in your Primary Share Account on the last day of the dividend period, or have a Primary Share account as well as one or more additional accounts (may include IRA, 457 Deferred Compensation, Special Purpose, Passport Money Market Deposit, checking, or loan accounts).

C1 Free Checking, C1 Advantage Checking and Fresh Start Checking Accounts

- Overdraft \$2.00 per transfer
- Excessive Transfer \$10.00 per transfer (Related to Regulation D limitations)
- NSF \$30.00 per item
- Stop Payment \$30.00 per manual request; \$25.00 per automated request through Info 24/eBranch
- Check Printing Prices may vary depending upon style
- Temporary Check \$ 3.00 per pack
- Check Copy \$2.00 per copy
- VISA® Check Card NSF \$30.00 per item
- Payment of Invalid MICR Checks \$15.00 per check

Fresh Start Checking Accounts

- Monthly Maintenance \$10.00 per month

Other Services (applicable to all accounts)

- Balance Inquiry/ Transaction Information \$3.00 per call
- Account Reconciliation/ Research \$20.00 per hour (\$10.00 minimum charge)
- Copy of Statement \$3.00 each
- Domestic Wire Transfer \$15.00 per outgoing transfer
- International Wire Transfer \$35.00 per outgoing transfer
- Cashiers Check \$5.00 per check
No charge for Freedom Plus Checking Account holders

Other Services continued (applicable to all accounts)

- Travelers Check \$1.00 per \$100.00
No charge for Freedom Plus Checking Account holders
- Gift Check \$2.50 per pack
- Account Closure \$10.00 if closed within six (6) months of opening account
- Account History \$ 3.00 per page
- NSF \$30.00 for ACH and ATM
- Check Cashing \$5.00 per check cashed, with less than \$100.00 in account and no loan
- Stop Payment on Cashiers Check \$30.00 per check
- Pay Member Check with Credit Union Check \$5.00 per check
- Inactive/Dormant Account \$5.00 if no activity within past 24 months. (Member nineteen (19) or older)
- Returned Statement \$5.00 no forwarding address
- Bad Address Correction Notice \$5.00 per notice
- Re-Open Account \$25.00 if re-opened within twelve (12) months of closing account
- Foreign Item Collection \$10.00 per item
- Other items sent for collection Cost
- Return Item \$30.00 per item for checks drawn from member (to me/from me)
- Return Item \$5.00 per item for checks drawn from another individual
- Legal Processing (Garnishments, Levis, Summons) Cost and Processing
- Photocopy \$0.25 per copy
- Fax (non-credit union business) \$2.00 per page
- Overdraft Transfer \$2.00 per transfer
- Copy of Credit Union Cashiers Check \$2.00 per copy
- Skip—A—Pay \$25.00 per manual request, per loan, for each month skipped \$15.00 per request through eBranch, per loan, for each month skipped.
- Gift Card Issuance \$2.75 each
- Re-loadable Card Issuance \$7.75 each
- Re-loadable Card Re-load \$2.00 each
- Card Replacement \$10.00 per card (ATM/VISA Check Card/Re-loadable Card)
- Rush Order \$30.00 per request (ATM/VISA Check Card/Re-loadable Card)
- Alternate Address Card Ship \$20.00 per request (ATM Card)

Safe Deposit Boxes

- Annual Rental Size
3x5 \$30.00
5x5 \$35.00
3x10 \$45.00
5x10 \$55.00
10x10 \$70.00
- Lock Drilling/ Duplicate Key \$115.00

Online Bill Pay

- ACH Debit NSF \$30.00 per item

Overdraft Privilege (applicable to all qualifying accounts)

- OD Privilege \$30.00 per item
- Collection Processing \$15.00 per account

IRAs

- Account Closure \$10.00 if closed within twelve (12) months of opening the account
- Rollover or Transfer to another Institution \$10.00 per Rollover/Transfer

The rates appearing in this schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Account Fee Schedule. If you have any questions or require current rate and information on your accounts, please call the Credit Union.

COMMUNITY
FIRST
Credit Union

Invested in You

This Credit Union is federally insured by the National Credit Union Administration.

13785 BusActs Fee Schedule effective: 11.01.09

BUSINESS ACCOUNT FEE SCHEDULE effective 11.01.09**Credit Union Membership**

- Membership Share \$5.00 par value, one (1) share is required to open and maintain an account

Business Share Accounts

- Monthly Maintenance** \$2.50 per month, if minimum balance not maintained
- Negative Share \$50.00 to reopen account if closed due to negative shares

**For the Primary Share Account, you must have an actual balance of \$50.00 in your Business Share account on the last day of the dividend period, or have a combined \$50.00 balance in your Business Share account, Business Money Market account, Business Special Purpose account or a Certificate of Deposit to avoid the fee.

Community Checking, Business Checking and Business Interest Checkings

- Overdraft \$2.00 per item
- NSF \$30.00 per item
- Stop Payment \$30.00 per manual request; \$25.00 per automated request through Info 24 or eBranch
- Check Printing Prices May vary depending upon style
- Check Copy \$2.00 per copy

Business Checking Accounts

- Excessive Transaction** 150 allowed and \$0.25 per item over the allowance. (**Transactions include checks deposited and checks cleared)
- VISA® Check Card NSF \$30.00 per item.
- Incoming Currency \$1.50 per \$1,000 (thousand) received over \$5,000 (five thousand) received per transaction
- Incoming/Outgoing Coin \$0.10 per roll

Business Interest Checking Accounts

- Excessive Transaction** 100 allowed and \$0.25 per item over the allowance (**Transactions include checks deposited and checks cleared)
- VISA Check Card NSF \$30.00 per item
- Incoming Currency \$1.50 per \$1,000 (thousand) received over \$5,000 (five thousand) received per transaction
- Incoming/Outgoing Coin \$0.10 per roll

Other Services (applicable to all accounts)

- Balance Inquiry/Transaction Information \$3.00 per call
- Account Reconciliation/Research \$20.00 per hour (\$10.00 minimum charge)
- Copy of Statements \$3.00 each
- Wire Transfer (incoming) \$10.00 per transfer
- Wire Transfer (outgoing) \$25.00 per transfer
- Wire Transfer (international) \$45.00 per transfer
- Cashiers Check \$5.00 per check
- Travelers Check \$1.00 per \$100.00
- Gift Check \$2.50 per pack
- Account Closure \$10.00 if closed within six (6) months of opening account
- Account History \$3.00 per page
- NSF (for ACH and ATM) \$30.00 per item
- Stop Payment on a Cashiers Check \$30.00 per check
- Pay/Exchange check drawn on Community First account with a Cashiers Check \$10.00 per check
- Inactive/Dormant account \$5.00 if no activity within past 24 months (member 19 or older)
- Card Replacement \$10.00 per card
- Returned Statement \$5.00 per item (no forwarding address)
- Bad Address Correction Notice \$5.00 per notice
- Re-open Account \$25.00 if re-opened within twelve (12) months of closing account
- Foreign Item Collection \$10.00 per item
- Other Items Sent for Collection Cost
- Return Item \$30.00 per item for checks drawn from member (to me/from me)
- Return Item \$5.00 per item for checks drawn from another individual
- Legal Processing Cost plus research (garnishments, levies, and/or summons)
- Photocopy \$0.25 per copy
- FAX (non-credit union business) \$2.00 per page
- Copy of Credit Union Cashiers Check \$2.00 per copy
- Rush Order (VISA Check Card) \$30.00 per request

Other Items Sent for Collection Cost continued

- Return/Collection Item \$5.00 per item
- Foreign Transaction 1% of the amount of the transaction, calculated in U.S. dollars

Safe Deposit Boxes

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|-------------------------------|-------|----------|
| ■ Annual Rental | Size | |
| | 3x5 | \$30.00 |
| | 5x5 | \$35.00 |
| | 3x10 | \$45.00 |
| | 5x10 | \$55.00 |
| | 10x10 | \$70.00 |
| ■ Lock Drilling/Duplicate Key | | \$115.00 |

Online Bill Pay

- ACH Debit NSF \$30.00 per item

Overdraft Privilege (applicable to all qualifying accounts)

- OD Privilege \$30.00 per item
- Collection Processing \$15.00 per item

Merchant Captures

- Monthly \$40.00 per month for up to 500 transactions*
\$0.10 per transaction* exceeding 500 per month

Remote Deposit Captures

- Monthly \$65.00 per month for up to 500 transactions*
\$0.10 per transaction* exceeding 500 per month
- MICR Correction \$0.25 per correction
- Deposit/Balancing Correction \$1.00 per correction

Merchant/Remote Deposit Capture Others

- Returned Item \$5.00 per item
- Additional Locations & Scanner \$10.00 per month
- Additional Deposit Accounts \$10.00 per month
- Scanner Installation** \$25.00 per set-up
- Training** \$100.00 per session
(*Transactions include any item deposited or returned)
(**May be charged if performed by a 3rd party company)