

## SCHEDULE OF FEES

| Savings Accounts                                                                                        | Fee                            |
|---------------------------------------------------------------------------------------------------------|--------------------------------|
| Withdrawal in excess of 3 per month                                                                     | \$3.00                         |
| Re-open Closed Account                                                                                  | \$10.00                        |
| Monthly Maintenance (non-member)                                                                        | \$4.00                         |
| Checking & Money Market Accts.                                                                          | Fee                            |
| Returned Deposit Item                                                                                   | \$25.00                        |
| Non-Sufficient Funds                                                                                    | \$25.00                        |
| Courtesy Pay Overdraft                                                                                  | \$25.00                        |
| Stop Payment                                                                                            | \$20.00                        |
| Check Copy in excess of 2 per month                                                                     | \$3.00                         |
| Overdraft Protection Transfer                                                                           | \$3.00                         |
| Check Printing                                                                                          | \$12.00 (minimum)              |
| Cleared Money Market Check in excess of 6 per month                                                     | \$15.00                        |
| Credit Cards & Debit Cards                                                                              | Fee                            |
| ATM/Debit Card Withdrawals at Non-Allpoint or CO-OP Network ATMs                                        | \$1.00                         |
| Late Fee (if payment is received 11 or more days past the payment due date)                             | \$20.00                        |
| Returned Check/Payment                                                                                  | \$25.00                        |
| Debit Card Courtesy Pay Overdraft                                                                       | \$25.00                        |
| ATM Deposit Error                                                                                       | \$7.50                         |
| Sales Draft Copy                                                                                        | \$10.00                        |
| Convenience Check Copy                                                                                  | No Fee                         |
| Pay-by-Phone (Non-OE Federal Cash Advance)                                                              | \$10 per \$1,000.00 increments |
| Visa Currency Conversion                                                                                | 1% of transaction              |
| Debit and Credit Card Replacement Fee (for cards replaced more than two times in a twelve month period) | \$10.00                        |
| Electronic Funds Transfer (EFT)                                                                         | Fee                            |
| Automated Clearing House (ACH) Non-Sufficient Funds                                                     | \$25.00                        |
| ACH Non-Sufficient Funds for Auto Union Dues                                                            | \$2.00                         |
| Stop Payment                                                                                            | \$20.00                        |
| ACH Origination Fee                                                                                     | \$10.00                        |
| Individual Retirement Acct. (IRA)                                                                       | Fee                            |
| Withdrawal from a Traditional or Roth IRA prior to age 59 ½                                             | \$50.00                        |
| Withdrawal from an Educational IRA prior to age 18                                                      | No Fee                         |
| Transfer or Rollover                                                                                    | \$50.00                        |
| Online Banking – Bill Payment                                                                           | Fee                            |
| Bill Payment (15 or less)                                                                               | No Fee                         |
| Each payment in excess of 15 per month (Bill Pay)                                                       | \$0.30                         |
| Non-Sufficient Funds                                                                                    | \$25.00                        |
| Stop Payment                                                                                            | \$20.00                        |

| Business Checking                                                                     | Fee                   |
|---------------------------------------------------------------------------------------|-----------------------|
| Monthly Maintenance                                                                   | \$10.00               |
| Deposit Item                                                                          | \$0.08                |
| Paid Check                                                                            | \$0.05                |
| Returned Deposit Item                                                                 | \$25.00               |
| Non-Sufficient Funds                                                                  | \$25.00               |
| Courtesy Pay Overdraft                                                                | \$25.00               |
| Check Copy in excess of 2 per month                                                   | \$3.00                |
| Overdraft Protection Transfer                                                         | \$3.00                |
| Check Printing                                                                        | \$12.00 (minimum)     |
| Stop Payment                                                                          | \$20.00               |
| Notary Services                                                                       | Fee                   |
| California (for non-credit union and non-union related documents)                     | \$15.00 per signature |
| Oregon (for non-credit union and non-union related documents)                         | \$10.00 per signature |
| Nevada, Utah, Colorado, Hawaii (for non-credit union and non-union related documents) | \$5.00 per signature  |
| Miscellaneous                                                                         | Fee                   |
| Check Cashing Fee                                                                     | \$5.00                |
| Copy of Official Check                                                                | \$5.00                |
| Stop Payment on Official Check                                                        | \$20.00               |
| Official Check to Third Party                                                         | \$5.00                |
| Open Transfer, Outbound                                                               | No Fee                |
| Open Transfer, Inbound                                                                | No Fee                |
| American Express Gift Check                                                           | \$1.50                |
| American Express Travelers Check                                                      | 1% of face value      |
| Domestic Wire Transfer                                                                | \$20.00               |
| Foreign Wire Transfer                                                                 | \$40.00 (minimum)     |
| Domestic Western Union Wire                                                           | \$20.00               |
| Foreign Western Union Wire                                                            | Call for Fees         |
| Statement/Document Copy                                                               | \$3.00                |
| Faxed Documents                                                                       | \$1.50 per page       |
| Inactive Account                                                                      | \$5.00 per month      |
| Escheated Account Processing                                                          | \$10.00               |
| Abandoned Check Processing                                                            | \$10.00               |
| Legal Order Processing (levy, subpoena, garnishment, etc.)                            | \$25.00               |
| Court/Hearing Appearance                                                              | \$25.00 per hour      |
| Shared Branch Non-Sufficient Funds                                                    | \$25.00               |
| ATM Photo                                                                             | \$50.00               |
| Research                                                                              | \$25.00 per hour      |
| Foreign Item Deposit – based on total cost of collection                              | \$10.00 minimum       |
| Priority/Express Mail Processing                                                      | \$25.00               |
| Visa Gift Card Purchase Fee                                                           | \$1.50                |

**ALL FEES ARE SUBJECT TO CHANGE**  
*All fees are subject to change without prior notice. For the most up-to-date fees, please call (925) 454-4000 or (800) 877-4444 to obtain current fees.*