

# United States Senate FCU Schedule of Fees and Service Charges

Effective 9/27/11

| SERVICE  | DESCRIPTION  | New     | Previous |
|--|--|---------|----------|
| <b>MEMBERSHIP FEES</b>   |  |         |          |
| Membership Fee   | One time, non refundable fee to maintain lifetime membership                   | \$1.00  | \$1.00   |
| Closed Account Fee   | Charged when a new account is closed within 90 days of opening                 | \$5.00  | \$5.00   |
| Inactive Account Fee   | No activity on a share or loan under the same member number for 1 year or more | \$5.00  | \$5.00   |
| <b>SMART CERTIFICATES</b>  |  |         |          |
| Early Withdrawal Fees  |  |         |          |
| <ul style="list-style-type: none"> <li>• 90 days of dividends paid and accrued on the withdrawal for terms of 1 year or less:</li> <li>• 120 days of dividends paid and accrued on the withdrawal for terms of 1 year and up to and including 2 yrs</li> <li>• 180 days of dividends paid and accrued on the withdrawal for terms of greater than 2 years and up to and including 3 years</li> <li>• 360 days of dividends paid and accrued on the withdrawal for terms of greater than 3 years</li> </ul> |  |         |          |
| <b>TRANSACTION SERVICES</b>  |  |         |          |
| Stop Payment   | Fee for one check or check series or one ACH                                   | \$28.00 | \$28.00  |
| Check Copy   |  | \$5.00  | \$5.00   |
| Certified Check  |  | \$10.00 | \$10.00  |
| Returned Payment Fee   | Fee for dishonored check (including electronic returns)                        | \$28.00 | \$28.00  |
| Returned Check Fee   | Fee for exceeding allowable number of drafts in a month per FRB Regulation D   | \$28.00 | \$28.00  |
| Returned Deposit Item  | Fee for a dishonored item deposited to a member's account                      | \$28.00 | \$28.00  |
| Member Privilege Fee   | Per Item Fee to access Member Privilege  | \$28.00 | \$28.00  |
| <b>TRANSFERS TO PAY CHECKS</b>   |  |         |          |
| Transfer Fee   | Transfers that are automatic or are initiated through CU AnyHour or TeleAction | \$0.00  | \$0.00   |
| Call Center Transfer   | Transfers initiated through Call Center staff                                  | \$2.00  | \$2.00   |
| <b>COST OF PRINTED CHECKS</b>  |  |         |          |
| Check Orders   | Custom Designs, Additional Boxes   | Varies  | Varies   |
| <b>GOLD SOURCE CHECKING</b>  |  |         |          |
| Minimum Balance Fee  | Fee imposed for balances below \$2,000 minimum                                 | \$15.00 | \$15.00  |
| ATM Fees   | Gold Source Accounts pay no CU fees  | \$0.00  | \$0.00   |
| <b>ATM FEES</b>  |  |         |          |
| USSFCU ATMS  | This includes WPCFCU and Certain Network ATMs                                  | \$0.00  | \$0.00   |
| Non-USSFCU ATMs  | USSFCU Fee – ATM operator fee may apply  | \$1.00  | \$1.00   |
| USSFCU ATMs – Non-USSFCU Cards   | Non-USSFCU or appropriate network cards at USSFCU machines                     | \$3.00  | \$2.00   |
| <b>SERVICES</b>  |  |         |          |
| Check Cashing Non-Member   | Cashing Member Check by Non-Member   | \$10.00 | \$10.00  |
| Reloadable Cards   | Separate schedule  | Varies  | Varies   |
| Gift Cards   | Separate schedule  | Varies  | Varies   |
| Money Orders   | Per item fee – Item limit \$1,000  | \$5.00  | \$3.00   |
| Cashier's Check  | No charge if Member is Payee   | \$6.00  | \$6.00   |
| Research   | Per hour or fraction   | \$30.00 | \$30.00  |
| Address Search   | Bad address fee – Every 6 months   | \$10.00 | \$10.00  |
| Verification Fee   | Deposits or Loans – Per request  | \$25.00 | \$25.00  |
| Amex Gift Checks   | Program to be discontinued 6/30/11   | \$2.50  | \$2.50   |
| Traveler's Cheques   | Per \$100 – Program to be discontinued 6/30/11                                 | \$1.50  | \$1.50   |
| Bond Redemption Fee  | Per coupon   | \$5.00  | \$5.00   |
| Document Copy Fee  | Copy of merchant draft   | \$20.00 | \$20.00  |
| Replacement VISA Card  | Replaced for reasons other than fraud  | \$10.00 | \$10.00  |
| PIN Reorder  | Fee to order PIN – Free in Branch  | \$10.00 | \$10.00  |
| Statement Copy Request   | <b>Per Statement</b>   | \$5.00  | \$5.00   |
| Expedited/Overnight Delivery   | Member request to have items sent expedited or overnight                       | \$30.00 | \$10.00  |
| <b>FOREIGN SERVICE/WIRE TRANSFERS/OTHER</b>  |  |         |          |
| Domestic Wire  |  | \$25.00 | \$25.00  |
| International Wire   | Outgoing in Foreign Currency   | \$30.00 | \$30.00  |
| International Wire   | Outgoing in US Dollars   | \$50.00 | \$50.00  |
| Wire Incoming  | All incoming   | \$10.00 | \$10.00  |
| Foreign Check Deposit  | Canada   | \$20.00 | \$15.00  |
| Foreign Check Deposit  | Other than Canada  | \$40.00 | \$15.00  |
| Foreign Currency   | Foreign Currency   | Varies  | \$20.00  |
| Foreign Drafts   | Per item   | \$20.00 | \$20.00  |
| <b>WEB BILL PAY</b>  |  |         |          |
| Web Bill Pay   | <b>FREE with eStatements</b>   | \$5.00  | \$5.00   |
| <b>LENDING SERVICES</b>  |  |         |          |
| Skip a Pay Fee   | CU AnyHour   | \$25.00 | \$25.00  |
| Skip a Pay Fee   | In Branch/Phone  | \$35.00 | \$35.00  |

– Changed from Prior Schedule