

FEE SCHEDULE

ATM/DEBIT CARD

Aspire FCU Transaction Fees at Non-Aspire FCU ATM's

(The sponsoring financial institution of the non-Aspire FCU ATM may assess a separate fee)

- Member Savings and Fresh Start Checking. \$2.25/Transaction
- Kasasa Cash, Kasasa Saver and Kasasa Tunes Checking..... \$1.75/Transaction*
- E-Checking and Advantage 5 Checking..... \$1.75/Transaction after 8 free per month
- PIN Mailer..... \$2.00
- Replacement Card..... \$25.00
- Expedited Delivery of Card or PIN..... Costs Vary
- Delivery of Card or PIN to an Alternate Address..... \$5.00
- Custom Debit Card..... \$5.00/Issuance (including lost/stolen)

MONETARY INSTRUMENTS

- Official Check (Payable to 3rd Party)..... \$5.00
- Money Order..... \$3.00
- Travelers Cheque..... 1% of Purchase Amount
- Gift Cheque..... \$2.00

CHECKING ACCOUNT

- Advantage 5**, Premier 10 and Plus** Checking minimum balance fee..... \$10.00 if minimum balance is not met

MONEY MARKET ACCOUNT

- Premier Advantage, Money Market Plus**, Money Market 2006** and Traditional Money Market minimum balance fee..... \$10.00 if minimum balance is not met
- Insufficient Withdrawal (minimum of \$250)... \$15.00

FREE SERVICES

- Call 24 Telephone Banking Service 888-322-3732 or 800-995-3666
- Notary Public Service
- My CU Online (Home Banking Service)
- Shared Branching
- Aspire FCU ATM Transactions for Plus & Premier 10 Checking Accountholders
- Member Transactions at Aspire FCU ATM's.

*If you have met your qualifications for the specified qualification cycle, we will reimburse you for domestic ATM fees up to \$10.00 per qualification cycle. ATM fee reimbursements will be credited to your account on the last day of your statement cycle. ATM fees of \$4.99 or less will be reimbursed to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 and higher will be reimbursed if the appropriate ATM receipt is presented to a credit union representative. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. ATM-processed transactions do not count towards qualifying debit card transactions.

** Products currently not offered to new depositors, fees apply to existing products.

OTHER SERVICES

- Account to Account Transfer, Balance Inquiry, Change of Address Request (Free through Call 24 and Home Banking)..... \$2.00
- Stop Payment Order..... \$30.00/Item/Series
- Wire Transfer (Incoming)..... \$10.00
- Wire Transfer (Domestic/Outgoing)..... \$25.00
- Wire Transfer (International/Outgoing)..... \$50.00
- Paper Statement (Free eStatements) \$5.00/Statement Period
- Duplicate Lien Release Request..... \$5.00
- Foreign Check Collection Item..... \$15.00
- Return Check, Overdraft Protection, Returned Deposited Item, eDeposit – Non-Receipt or Unacceptable Item..... \$30.00
- Undeliverable (Bad Address) Mail..... \$5.00/Item
- Dormant (Inactive) Account *..... \$10.00/Month
- Escheat, Subpoena, Restraining Order or IRS Levy..... \$100.00
- Inactive Bill Payer/Mobile Banking (after 6 months of inactivity)..... \$5.00/Month
- Excessive Transaction – Savings/Money Market (total of 6 transactions allowed free per month)..... \$15.00/Each
- Early Closure (if account is closed within 6 months of opening)..... \$25.00
- Research..... \$30.00/Hour
- Check Printing..... Prices Vary Depending on Style
- Overnight Mail..... Costs Vary
- Credit Report Review..... \$19.99
- Car Fax Service..... \$15.00

*The Dormant Fee will be assessed on each individual member account number that has not had member-directed financial transaction(s) within a 12-month period with the exception of Certificate and IRA/ESA Accounts.

SHARE VALUE

- Par Value of One Share..... \$5.00

The rates, fees and terms appearing in this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. Call 1-888-322-3732, visit our website at www.aspirefcu.org, or contact your local branch for current rates, yields, fees and terms.

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