

**ACCESS FIRST FEDERAL CREDIT UNION  
SCHEDULE OF FEES EFFECTIVE JANUARY 1, 2008**

<b><u>SERVICES FOR MEMBERS</u></b>		<b><u>FEE</u></b>
<b><u>AUTOMATIC TRANSFER:</u></b>	<b><u>LOC TO CHECKING</u></b>	<b><u>FREE</u></b>
	<b><u>SHARE SAVINGS TO CHECKING (for NSF items)</u></b>	<b><u>\$10.00</u></b>
<b><u>NSF CHARGE:</u></b>	<b><u>DRAFT</u></b>	<b><u>\$33.00</u></b>
	<b><u>ACH</u></b>	<b><u>\$33.00</u></b>
	<b><u>ATM</u></b>	<b><u>\$33.00</u></b>
<b><u>ODP (Overdraft Privilege) CHARGE:</u></b>	<b><u>DRAFT</u></b>	<b><u>\$33.00</u></b>
	<b><u>ACH</u></b>	<b><u>\$33.00</u></b>
<b><u>CU FAMILY SERVICE CENTERS PROCESSING</u></b>		<b><u>\$1.75</u></b>
<b><u>LAND CONTRACT FEE, PER TRANSACTION:</u></b>		<b><u>\$3.00</u></b>
<b><u>STOP PAY CHARGE:</u></b>	<b><u>MEMBER DRAFTS</u></b>	<b><u>\$25.00</u></b>
	<b><u>CORPORATE DRAFTS</u></b>	<b><u>\$25.00</u></b>
	<b><u>ACH</u></b>	<b><u>\$25.00</u></b>
<b><u>BALANCE DRAFT ACCOUNT, PER HOUR:</u></b>		<b><u>\$20.00</u></b>
<b><u>COPY OF:</u></b>	<b><u>MEMBER SHARE DRAFT</u></b>	<b><u>\$2.00</u></b>
	<b><u>CORPORATE DRAFT</u></b>	<b><u>\$5.00</u></b>
	<b><u>STATEMENT</u></b>	<b><u>\$3.00</u></b>
<b><u>WIRE TRANSFER OUT:</u></b>	<b><u>DOMESTIC</u></b>	<b><u>\$20.00</u></b>
	<b><u>FOREIGN</u></b>	<b><u>\$30.00</u></b>
	<b><u>WESTERN UNION</u></b>	<b><u>\$7.00</u></b>
<b><u>MONEY ORDER FEE:</u></b>		<b><u>\$2.00</u></b>
<b><u>CORPORATE DRAFT:</u></b>		<b><u>\$2.00</u></b>
<b><u>ATM:</u></b>	<b><u>ORIGINAL ISSUE</u></b>	<b><u>FREE</u></b>
	<b><u>CARD REISSUE</u></b>	<b><u>\$5.00</u></b>
	<b><u>PIN MAILER REISSUE</u></b>	<b><u>\$2.00</u></b>
	<b><u>WITHDRAWALS AFTER 4</u></b>	<b><u>\$1.00</u></b>
	<b><u>AT OUR ATM MACHINES</u></b>	<b><u>FREE</u></b>
	<b><u>INQUIRIES</u></b>	<b><u>\$0.50</u></b>
<b><u>TRAVELERS CHEQUES:</u></b>		<b><u>1.00%</u></b>
<b><u>HOME EQUITY APPLICATION FEE:</u></b>		<b><u>\$50.00</u></b>
<b><u>MORTGAGE APPLICATION FEE:</u></b>		<b><u>\$100.00</u></b>
<b><u>LOAN PAYMENT LATE CHARGE (AFTER 12 DAYS):</u></b>	<b><u>20.00% OF INTEREST DUE</u></b>	
<b><u>REAL ESTATE LOAN LATE FEE (AFTER 15 DAYS):</u></b>	<b><u>5.00% OF PAYMENT</u></b>	
<b><u>VISA:</u></b>	<b><u>LATE CHARGE (AFTER 10 DAYS)</u></b>	<b><u>\$20.00</u></b>
	<b><u>OVER LIMIT CHARGE</u></b>	<b><u>\$20.00</u></b>
	<b><u>REPLACEMENT CARD</u></b>	<b><u>\$5.00</u></b>
	<b><u>PIN REPLACEMENT MAILER</u></b>	<b><u>\$2.00</u></b>
<b><u>FAX:</u></b>		<b><u>\$1.00 PER PAGE</u></b>
<b><u>ACCOUNT CLOSING FEE (WITHIN 90 DAYS):</u></b>		<b><u>\$25.00</u></b>
<b><u>CERTIFICATE SHARE EARLY WITHDRAWAL FEE:</u></b>	<b><u>90 DAYS INTEREST</u></b>	
<b><u>RETURN CHECK FEE:</u></b>		<b><u>\$25.00</u></b>
<b><u>DORMANT ACCOUNT FEE:</u></b>	<b><u>\$10.00 MONTHLY</u></b>	
<b><u>EXTENSION PROCESSING FEE PER LOAN</u></b>		<b><u>\$30.00</u></b>
<b><u>FOREIGN INSTRUMENT TRANSACTION</u></b>	<b><u>Cost is "pass through" rate charged to credit union</u></b>	
<b><u>RETURN MAIL</u></b>		<b><u>\$ 5.00</u></b>
<b><u>GARNISHMENT</u></b>		<b><u>\$ 40.00</u></b>