

Fee Schedule

Effective March 01, 2013

Membership

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|---|--------|
| Membership Fee (one-time fee per member per account, non-refundable) | \$5.00 |
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Share (Savings) Account

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|--|---------|
| Early Account Closure (within 90 days of opening) | \$15.00 |
| Reopening Closed Account (within 6 months) | \$15.00 |
| Daruma/Holiday Early Closure/Withdrawal | \$5.00 |

Share Draft (Checking) Account

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| Check Reorder | at cost |
| Closing Share Draft Acct (involuntary) | \$10.00 |
| Copy of Paid Draft (in excess of 2 per calendar month/per copy) | \$5.00 |
| Draft Returned Unpaid (paper or EFT) | \$15.00 |
| NSF Draft Paid by CU | \$20.00 |
| Stop Payment (paper or EFT) | \$12.00 |
| Temporary Checks (per sheet) | \$4.00 |

IRA Accounts

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|---------------------------------|------------------|
| Annual Administration Fee | to be determined |
| Closing IRA | \$15.00 |
| Opening New IRA | \$5.00 |
| Transfer to Another Institution | \$15.00 |

ATM / VISA Credit / VISA Debit

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|----------------------|---------|
| ATM Transaction Fee | none* |
| Deposit Error at ATM | \$10.00 |

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|---------------------------------------|--------------------------|
| Deposit Empty Envelope at ATM | \$20.00 |
| Foreign Currency Exchange Fees | 1% of transaction amount |
| Late Payment | \$10.00 |
| NSF ATM/Debit Withdrawal | \$20.00 |
| Over-the-Limit Fee | \$10.00 |
| Replacement ATM, Credit or Debit Card | \$5.00 |
| Replacement Credit Card (Rush) | \$25.00 |
| Replacement Debit Card (Rush) | \$50.00 |
| Replacement ATM, Credit or Debit PIN | \$5.00 |
| Replacement Debit PIN (Rush) | \$25.00 |

General Fees

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|------------------------------------|---------------|
| Account Research (per hour) | \$25.00 |
| Cashier's Check | \$5.00 |
| Copy of Credit Union Check | \$5.00 |
| Copy of Statement (per statement) | \$5.00 |
| Deposited Item Returned Unpaid | \$20.00 |
| Escheat Processing | \$2.00 |
| Express Mail | \$25.00 |
| Gift Card (AMEX/per card) | \$3.00 |
| Incorrect or Missing SSN | \$50.00 |
| Legal Processing (Levy, Lien, etc) | \$15.00 |
| Lien Satisfied Request | \$30.00 |
| Money Order (per item) | \$1.00 |
| Notary (per signature) | \$10.00 |
| Returned Mail | \$5.00 |
| Signature Guarantee | \$2.00 |
| Stop Payment (paper or EFT) | \$12.00 |
| Travelers Checks (AMEX) | 1/2% of total |
| Travelers Checks for Two (AMEX) | 1% of total |

| | |
|---|---------|
| Verification of Deposit | \$5.00 |
| Wire Transfer (incoming) | \$15.00 |
| Wire Transfer (outgoing domestic/per item) | \$25.00 |
| Wire Transfer (outgoing international/per item) | \$40.00 |

Note

All fees will be assessed at the time of service or deducted from your account. If the balance is insufficient, you will be notified to pay the required charge. JACOM Credit Union may charge any of your accounts for any charges that are due.

Any fees or charges assessed to the Credit Union for extra service or special handling of your account will be passed on to you.

We reserve the right to change or amend this Fee Schedule at any time.

We will notify you as required by law of any changes in charges that may be imposed on an account, but may not notify you of charges for extraordinary services furnished at your specific request.

* A surcharge may be assessed by the ATM Owner/Operator. Merchants may have a surcharge for POS transactions.

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