

Fee Schedule

As of August 15, 2010

A. Checking and Savings Accounts

Copy of Paid Check	\$5.00 per copy (free via Internet Branch SM)								
Account Research and Balancing	\$25.00 for first hour (\$7.50 for each 15 minute increment thereafter)								
Records Research	\$75 - \$150 per hour								
Non-Sufficient Funds (NSF) Item	<table border="0" style="width: 100%;"> <tr> <td style="text-align: left;">Items per year*</td> <td style="text-align: left;">Fee per item</td> </tr> <tr> <td style="text-align: center;">1-2</td> <td style="text-align: center;">\$19</td> </tr> <tr> <td style="text-align: center;">3-5</td> <td style="text-align: center;">\$31</td> </tr> <tr> <td style="text-align: center;">6+</td> <td style="text-align: center;">\$33</td> </tr> </table>	Items per year*	Fee per item	1-2	\$19	3-5	\$31	6+	\$33
Items per year*		Fee per item							
1-2		\$19							
3-5	\$31								
6+	\$33								
Overdraft Privilege Item									
Debit Card Overdraft Privilege Item									

Returned Check (Drawn on personal account at another financial institution)	\$31.00 per item
Returned Check (Cashed/Deposited)	\$15.00 per item
Stop Payment	\$31.00 per item
Check Orders	Cost varies based on design & quantity
MEMBERS Prime Club Membership	\$24.00 annual fee
NSF Re-post	\$10.00 per item
Foreign Deposit Item	\$12.50 per item
Foreign Collection Item	\$20.00 per item
Foreign Item Return	\$5.00 per item (plus credit union cost)
Undeliverable Statement	\$10.00
Inactive Membership	\$10.00 per month
Withdrawal by USFCU Corp Check (one free/mo.)	\$5.00/check
Checks over \$2,500 - free	

B. VISA Check Cards

ATM Withdrawals.....

Five free ATM withdrawals per calendar month, \$1 per transaction six or more. Unlimited free withdrawals at our own proprietary ATMs.

Empty ATM Deposit Envelope	\$25.00
Lost/Misplaced Card	\$10.00 per card
Foreign Transaction - ATM/Debit (multi currency)	1.0% of transaction
Foreign Transaction - ATM/Debit (single currency)	0.8% of transaction

C. Additional Services

Legal Processing	\$25.00
Money Orders	\$1.50 each
Cashier's Check	\$5.00 per check
Copy of Past Statement	\$2.00 per period
Cashing of Bonds/Coupons for Municipal or Government Agencies (not Savings Bonds)	\$3.00 per envelope
Wire Transfers - Domestic (8:30 AM - 4 PM CST - outgoing)	\$25.00
International Wire Transfers (before 11:00 AM)	\$50.00
Western Union® Wires - Domestic (outgoing only)	\$25.00
Western Union® Wires - International (outgoing only)	From \$0 - \$500, cost is \$35 \$501 and up, cost is \$25 + 2% of the amount or \$45 whichever is greater
Photocopy of any document	30¢ per sheet
FAX Service (Continental U.S. only)	\$2.50 first page, \$1.50 additional
US Mail Priority Envelope	\$15.00 per delivery
Fed Ex Overnight Envelope	
Within Minnesota	\$35.00 per delivery
Outside Minnesota	disclosed at time of transaction
Saturday Delivery	\$15.00 added to all delivery costs
Check Cashing:	
Personal, Payroll, Gov't, Money Orders & Travelers Cheques	1/2% of check amount min fee \$3, max fee \$10

(does not apply to credit union checking account holders or members with corresponding balance in other savings.)

Depending on whether the item is returned or paid, your account statement will use the following descriptions:

- NSF Return Fee to describe an NSF returned item
- Overdraft Privilege Fee to describe a paid overdraft item

All fees and service charges are subject to change. Additional Service Fees are subject to change without notice.

*Tiered NSF/Overdraft Privilege Fees - We calculate the cost of NSF and any Overdraft Privilege (ODP) Service fees based on the number of NSF/ODP items processed as shown on the Fee Schedule per account (for example, a checking or share savings account). The more NSF/ODP items processed in a given timeframe (a rolling 12 month period), the higher the potential fee. The rolling 12 month period begins in the month and year when the first NSF/ODP item is processed. We continue to assess fees based on historical counts over a continuing 12 month period. Example: Assume, there are three separate NSF/ODP fees assessed in the same year (one in each month noted): September - fee is \$19 (begin rolling 12 month period); November - fee is \$19; December - fee is \$31. If no further NSF/ODP items are processed through December 1 of the following year, then the next NSF/ODP fee assessed would be \$19 and would begin a new rolling 12 month period.