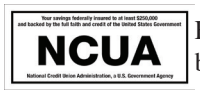
Worth CU Truth-In-Savings Account Agreement Fee Schedule

Insufficient funds item *whether returned or paid – share drafts, debit card, credit card, bill pay programs, EFT.*	$32.00 per presentment
Stop payment order	$30.00
Automatic overdraft protection	$3.00
Overdraft Outside Collection Fee	$15.00
Account reconciling and research	$20.00 per hour
VISA® Gift cards	$3.00 per card
Wire transfer	$20.00
Foreign wire transfer	$75.00
Incoming wire transfer	$15.00
Wire transfer research/trace Items	$25.00
sent for collection	$20.00
Foreign collection items	$10 + *actual collection cost*
Deposited checks (and other items) returned and not redeemed within seven days	$30.00
Cashiers check with third party payee	$3.00
ATM withdrawal fee (Worth CU card used at a foreign ATM)	$1.00
Foreign ATM card transaction fee (at Worth CU ATM)	$3.00
ATM Inquiry fee	$0.50
Copy fee	$1.00 per page
Returned Mail Fee	$5.00



Federally insured by NCUA



Outgoing fax	$1.00 per page
Copies of share drafts	$2.00 each
Debit/Credit Card - replacement	$5.00
Debit/Credit - Expedited replacement	$50.00
Debit/Credit - Overnight replacement (if available)	$65.00
Temporary Share Drafts	$2.00 per page 4 per page
Account activity printout or statement	$3.00
<u>Annual Deposit Box Rates</u>	
3 x 5	$30.00
3 x 10	$50.00
5 x 10	$75.00
10 x 10	$125.00
Refundable key deposit	$10.00
Key Replacement	$5.00 per key
Box drilling	Varies based on locksmith charges
Account Reopen Fee (Accounts reopened within 12 months)	1st incident $5.00 2nd incident $15.00 3rd & higher $25.00
Regular Share Accounts closed within 180 days of opening	$10.00
Loose coin counting (excludes Youth & Student Checking accounts and amounts under $35.00)	3% ($1.00 minimum)
Inactive Bill Pay Account- 90 days inactive	$5.00 per month
Skip - A - Pay Fee Online due	10% of payment Min. $5.00 Max.$50.00
Skip - A - Pay Fee Staff Assistance due	15% of payment Min. $8.00 Max.$65.00

<u>CU Change Checking</u>	
Insufficient funds item *whether returned or paid – share drafts, debit card, credit card, bill pay programs, EFT.*	$35.00 per presentment
Stop payment order	$35.00
Monthly fee	$15.00
<u>Convenience Payment and Deposits</u>	
Vendor operator assisted	$10.00
Vendor member input by phone	$9.00
Worth CU Website or ART	FREE
Worth CU assisted (non-recurring ACH or debit card from another financial institution)	$10.00
<u>Worth CU WebPayment</u>	
One-time guest payment	$7.00
With login	FREE

<u>International Transaction Fee</u>

1.1% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.

Legal Processing Fees Home Equity HELOC Home Improvement	$300.00
Benefits Checking Monthly Fee* *Monthly service fee waived with a direct deposit of $500.00 or more.	$7.00
Paper Statement Fee	$3.00
Cashier's Check Replacement	$30
Adminsitrative Legal Processing Fee (i.e garnishments)	$100