Fees and Charges Comparison -

Returned Item (NSF) FeeNoneNoneExpress Delivery ChargeCost + \$10\$35Research, Reconcilitation (including checkbook), Legal Process Fee (for recept of levies, statements, subpoenas, gamishments)\$20/hour (I-hour min)\$20/hour (I-hour min)Fax/Copy Fee (per page)\$2NoneIncoming WireNone\$15Wire - Domestic (outgoing)\$42\$40ACH Origination Fee (one-time payment)\$10NoneACH - Recurring (setup fee) First Time Waived\$10NoneACH - Recurring (charge fee)\$10NoneManually Posted Check or Electronic Item\$10NoneDebit Card - Recurring (setup fee)\$10NonePrist Time Waived\$10NoneDebit Card - Recurring (setup fee)\$10NonePay-by-Website Fee\$5NonePay-by-Website Fee\$10NonePay-by-Website Fee\$10NoneReturned Deposit Items - 1 ¹⁴ PartyNoneNoneReturned Deposit Items - 2 ¹⁴ PartyNoneNoneReturned Deposit Items - 2 ¹⁴ Party\$20\$25 mer official CheckCopy of Official Check\$2\$3 per printoutPayer Statement Fee\$20NoneOfficial/Cashier's Checks\$5\$4Money Order\$11\$2.50Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$50NoneOrderal Fees\$50NoneDeport If eeg (res than 90 days)\$10No	Service Fees	TOPCU	ICCU
Research, Reconciliation (including checkbook), Legal Process Fee (for receipt of levies, tax liens, attachments, subpoenas, ganishments)\$20/hour (l-hour min)\$20/hour (l-hour min)Fax/Copy Fee (per page)\$2NoneIncoming WireNone\$15Wire - Domestic (outgoing)\$20\$20Wire - International (outgoing)\$42\$40ACH Origination Fee (one-time payment)\$10NoneACH - Recurring (setup fee) First Time Waived\$10NoneACH - Recurring (change fee)\$10NoneManually Posted Check or Electronic Item\$10NoneDebit Card Fee (one-time payment)\$10NoneDebit Card - Recurring (change fee)\$10NonePay-by-Nebsite Fee\$5NonePay-by-Phone Fee\$10NoneNotary - Not Credit Union Required (e.g. no fee for TOPCU mortgage and trust documents)\$20 + Foreign Bank Fee\$10/\$15Check Copy\$225 free per year/\$2 afterCopy of Official Check\$2NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Fee\$50NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Fee\$50NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Fee\$50NoneDormant Fees - Assessed after 12 Monts of Inactivity (minors excluded)\$5\$5Account Closure F	Returned Item (NSF) Fee	None	None
Legal Process Fee (pr receipt of levies, tax liens, attachments, subpoenas, ganishments)\$20/hour (1-hour min)\$20/hour (1-hour min)Tax liens, attachments, subpoenas, ganishments)\$2NoneIncoming WireNone\$15Wire - Domestic (outgoing)\$20\$20Wire - International (outgoing)\$42\$40ACH Origination Fee (one-time payment)\$10NoneACH - Recurring (setup fee) First Time Waived\$10NoneACH - Recurring (change fee)\$10NoneManually Posted Check or Electronic Item\$10NoneDebit Card Fee (one-time payment)\$10NoneDebit Card - Recurring (change fee)\$10NonePay-by-Website Fee\$5NonePay-by-Website Fee\$10NonePay-by-Website Fee\$10NoneReturned Deposit Items - 1 st PartyNoneNoneNotar - Not Credit Union Required (eg. no fee for TOPCU mortgage and trust documents)\$20 + Foreign Bank Fee\$10(\$15Notar - Not Credit Union Required (eg. no fee for TOPCU mortgage and trust documents)\$2\$25 free per year/\$2 afterCopy of Official Check\$2None\$20Official/Cashier's Checks\$5\$4Money Order\$1\$2\$3per printoutPaper Statement Fee\$20.0 monthNoneOfficial/Cashier's Checks\$5\$4Money Order\$1NoneStatement Copies/History Printout\$2\$3per printoutPaper Statement Fee\$50	Express Delivery Charge	Cost + \$10	\$35
Incoming WireNone\$15Wire - Domestic (outgoing)\$20\$20Wire - International (outgoing)\$42\$40ACH Origination Fee (one-time payment)\$10NoneACH - Recurring (setup fee) First Time Waived\$10NoneManually Posted Check or Electronic Item\$10NoneDebit Card Fee (one-time payment)\$10NoneDebit Card Fee (one-time payment)\$10NoneDebit Card Recurring (setup fee)\$10NonePrist Time Waived\$10NoneDebit Card - Recurring (change fee)\$10NonePay-by-Website Fee\$10NonePay-by-Website Fee\$10NonePay-by-Website Fee\$10\$10Notary - Not Credit Union Required (e.g. no fee for TOPCU mortgage and trust documents)\$2 per signatureReturned Deposit Items - 1* PartyNoneNoneReturned Deposit Items - 2 ^{no} Party\$15NoneInternational Collection Items\$20 + Foreign Bank Fee\$10/\$15Check Copy\$225 free per year/\$2 afterCopy of Official Check\$2NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Fee\$2.50 / monthNonePaper Statement Fee\$50NoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$5NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5 <td>Legal Process Fee (for receipt of levies,</td> <td>\$20/hour (1-hour min)</td> <td>\$20/hour (1-hour min)</td>	Legal Process Fee (for receipt of levies,	\$20/hour (1-hour min)	\$20/hour (1-hour min)
Wire - Domestic (outgoing)\$20\$20Wire - International (outgoing)\$42\$40ACH - International (outgoing)\$42\$40ACH - Recurring (setup fee) First Time Waived\$10NoneACH - Recurring (change fee)\$10NoneManually Posted Check or Electronic Item\$10NoneDebit Card - Recurring (setup fee)\$10NoneDebit Card - Recurring (setup fee)\$10NoneFirst Time Waived\$10NoneDebit Card - Recurring (change fee)\$10NoneDebit Card - Recurring (change fee)\$10NonePay-by-Website Fee\$5NonePay-by-Phone Fee\$10\$10Notary - Not Credit Union Required (eg. no fee for TOPCU mortgage and trust documents)\$2 per signatureReturned Deposit Items - 1 st PartyNoneNoneInternational Collection Items\$20 + Foreign Bank Fee\$10/\$15Check Copy\$225 free per year/\$2 afterCopy of Official Check\$2NoneOrdificial Check\$5\$4Money Order\$1\$2.50Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$50NoneDormant Fees - Assessed after 12 Monts of Inactivity (minors excluded)\$5\$5Account Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5\$5	Fax/Copy Fee (per page)	\$2	None
Wire - International (outgoing)\$42\$40ACH Origination Fee (one-time payment)\$10NoneACH - Recurring (setup fee) First Time Waived\$10NoneACH - Recurring (change fee)\$10NoneManually Posted Check or Electronic Item\$10NoneDebit Card - Recurring (setup fee)\$10NoneFirst Time Waived\$10NoneDebit Card - Recurring (change fee)\$10NoneDebit Card - Recurring (change fee)\$10NonePay-by-Website Fee\$5NonePay-by-Website Fee\$10\$10Notary - Not Credit Union Required (e.g. no fer for PCU mortgage and trust documents)\$2 per signatureNoneReturned Deposit Items - 1 st PartyNoneNoneNoneInternational Collection Items\$20 + Foreign Bank Fee\$10/\$15StoreOpy of Official Check\$2NoneNoneOrgificial Check\$2\$3 per printout\$2Paper Statement Fee\$2.50 / monthNoneOrderal FeesTOPCUICCUEscheated Account Fee\$50NoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$5\$5Account Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	Incoming Wire	None	\$15
ACH Origination Fee (one-time payment)\$10NoneACH - Recurring (setup fee) First Time Waived\$10NoneACH - Recurring (change fee)\$10NoneManually Posted Check or Electronic Item\$10NoneDebit Card Fee (one-time payment)\$10NoneDebit Card - Recurring (setup fee)\$10NoneFirst Time Waived\$10NoneDebit Card - Recurring (change fee)\$10NonePay-by-Website Fee\$5NonePay-by-Website Fee\$10\$10Notary - Not Credit Union Required (e.g. no fee for TOPCU mortgage and trust documents)\$2 per signatureNoneReturned Deposit Items - 1 st PartyNoneNoneNoneInternational Collection Items\$20 + Foreign Bank Fee\$10/\$15NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$50NoneDormat Fees - Assessed after 12 Months of Inactivit (minors excluded)\$5\$5\$6Account Closure Fee (less than 90 days)\$10NoneNoneInvalid Address (returned mail)\$5\$5\$5	Wire - Domestic (outgoing)	\$20	\$20
ACH - Recurring (setup fee) First Time Waived\$10NoneACH - Recurring (change fee)\$10NoneManually Posted Check or Electronic Item\$10NoneDebit Card Fee (one-time payment)\$10NoneDebit Card - Recurring (setup fee)\$10NoneFirst Time Waived\$10NoneDebit Card - Recurring (change fee)\$10NonePay-by-Website Fee\$5NonePay-by-Website Fee\$10\$10Notary - Not Credit Union Required (e.g. no fee for TOPCU mortgage and trust documents)\$2 per signatureNoneReturned Deposit Items - 1 st PartyNoneNoneNoneReturned Deposit Items - 2 nd Party\$15NoneInternational Collection Items\$20 + Foreign Bank Fee\$10/\$15S10OneOfficial/Cashier's Checks\$5\$4Money OrderStatement Copies/History Printout\$2\$3 per printoutPape Statement Fee\$2.50 / monthNoneOrmant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$10NoneNormat Fees - General Fee\$50NoneDormant Fees - Gless than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	Wire - International (outgoing)	\$42	\$40
ACH - Recurring (change fee)\$10NoneManually Posted Check or Electronic Item\$10NoneDebit Card Fee (one-time payment)\$10NoneDebit Card- Recurring (setup fee)\$10NoneFirst Time Waived\$10NoneDebit Card - Recurring (change fee)\$10NonePay-by-Website Fee\$5NonePay-by-Phone Fee\$10\$10Notary - Not Credit Union Required (e.g. no fee for TOPCU mortgage and trust documents)\$2 per signatureNoneReturned Deposit Items - 1 st PartyNoneNoneNoneInternational Collection Items\$20 + Foreign Bank Fee\$10/\$15S10Check Copy\$225 free per year/\$2 afterCopy of Official Check\$2NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2,50\$1\$2,50\$2Statement Copies/History Printout\$2\$3 per printout\$2\$3 per printoutPaper Statement Fee\$50NoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$5\$5\$4Account Closure Fee (less than 90 days)\$10NoneNoneNoneInvalid Address (returned mail)\$5\$5\$5\$5	ACH Origination Fee (one-time payment)	\$10	None
Manually Posted Check or Electronic Item\$10NoneDebit Card Fee (one-time payment)\$10NoneDebit Card - Recurring (setup fee)\$10NoneFirst Time Waived\$10NoneDebit Card - Recurring (change fee)\$10NonePay-by-Website Fee\$5NonePay-by-Whone Fee\$10\$10Notary - Not Credit Union Required\$2 per signatureNoneReturned Deposit Items - 1st PartyNoneNoneReturned Deposit Items - 2nd Party\$15NoneInternational Collection Items\$20 + Foreign Bank Fee\$10/\$15Check Copy\$225 free per year/\$2 afterCopy of Official Check\$2NoneOfficial/Cashier's Checks\$5\$4Money Order\$11\$2.50Statement Fee\$2.50 / monthNoneDermant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$5\$5Account Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	ACH - Recurring (setup fee) First Time Waived	\$10	None
Debit Card Fee (one-time payment)\$10NoneDebit Card- Recurring (setup fee)\$10NoneFirst Time Waived\$10NoneDebit Card - Recurring (change fee)\$10NonePay-by-Website Fee\$5NonePay-by-Phone Fee\$10\$10Notary - Not Credit Union Required (e.g. no fee for TOPCU mortgage and trust documents)\$2 per signatureNoneReturned Deposit Items - 1st PartyNoneNoneReturned Deposit Items - 2nd Party\$15NoneInternational Collection Items\$20 + Foreign Bank Fee\$10/\$15Check Copy\$225 free per year/\$2 afterCopy of Official Check\$2NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Fee\$2.50 / monthNone General Fees \$50NoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$5\$5Account Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	ACH - Recurring (change fee)	\$10	None
Debit Card- Recurring (setup fee)\$10NoneFirst Time Waived\$10NoneDebit Card - Recurring (change fee)\$10NonePay-by-Website Fee\$5NonePay-by-Phone Fee\$10\$10Notary - Not Credit Union Required (e.g. no fee for TOPCU mortgage and trust documents)\$2 per signatureNoneReturned Deposit Items - 1 st PartyNoneNoneReturned Deposit Items - 2 nd Party\$15NoneInternational Collection Items\$20 + Foreign Bank Fee\$10/\$15Check Copy\$225 free per year/\$2 afterCopy of Official Check\$2NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$2.0 / monthNoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$10NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	Manually Posted Check or Electronic Item	\$10	None
First Time Waived\$10NoneDebit Card - Recurring (change fee)\$10NonePay-by-Website Fee\$5NonePay-by-Phone Fee\$10\$10Notary - Not Credit Union Required (e.g. no fee for TOPCU mortgage and trust documents)\$2 per signatureNoneReturned Deposit Items - 1 st PartyNoneNoneReturned Deposit Items - 2 nd Party\$20 + Foreign Bank Fee\$10/\$15International Collection Items\$20 + Foreign Bank Fee\$10/\$15Check Copy\$225 free per year/\$2 afterCopy of Official Check\$2NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$2.50 / monthNoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$5NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	Debit Card Fee (one-time payment)	\$10	None
Pay-by-Website Fee\$5NonePay-by-Phone Fee\$10\$10Notary - Not Credit Union Required (e.g. no fee for TOPCU mortgage and trust documents)\$2 per signatureNoneReturned Deposit Items - 1 st PartyNoneNoneReturned Deposit Items - 2 nd Party\$15NoneInternational Collection Items\$20 + Foreign Bank Fee\$10/\$15Check Copy\$225 free per year/\$2 afterCopy of Official Check\$2NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$2.50 / monthNoneOrmant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$10NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5		\$10	None
Pay-by-Phone Fee\$10\$10Notary - Not Credit Union Required (e.g. no fee for TOPCU mortgage and trust documents)\$2 per signatureNoneReturned Deposit Items - 1st PartyNoneNoneReturned Deposit Items - 2nd Party\$15NoneInternational Collection Items\$20 + Foreign Bank Fee\$10/\$15Check Copy\$225 free per year/\$2 afterCopy of Official Check\$2NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$2.50 / monthNoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$5\$6Account Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	Debit Card - Recurring (change fee)	\$10	None
Notary - Not Credit Union Required (e.g. no fee for TOPCU mortgage and trust documents)\$2 per signatureNoneReturned Deposit Items - 1st PartyNoneNoneReturned Deposit Items - 2nd Party\$15NoneInternational Collection Items\$20 + Foreign Bank Fee\$10/\$15Check Copy\$225 free per year/\$2 afterCopy of Official Check\$2NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$2.50 / monthNoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$10NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	Pay-by-Website Fee	\$5	None
Leg. no fee for TOPCU mortgage and trust documents)Leg Per SignatureNoneReturned Deposit Items - 1st PartyNoneNoneReturned Deposit Items - 2nd Party\$15NoneInternational Collection Items\$20 + Foreign Bank Fee\$10/\$15Check Copy\$225 free per year/\$2 afterCopy of Official Check\$2NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$2.50 / monthNoneGeneral FeesTOPCUICCUEscheated Account Fee\$50NoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$10NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	Pay-by-Phone Fee	\$10	\$10
Returned Deposit Items - 2 nd Party\$15NoneInternational Collection Items\$20 + Foreign Bank Fee\$10/\$15Check Copy\$225 free per year/\$2 afterCopy of Official Check\$2NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$2.50 / monthNoneGeneral FeesTOPCUICCUEscheated Account Fee\$50NoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$10NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	,	\$2 per signature	None
International Collection Items\$20 + Foreign Bank Fee\$10/\$15Check Copy\$225 free per year/\$2 afterCopy of Official Check\$2NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$2.50 / monthNoneGeneral FeesTOPCUICCUEscheated Account Fee\$50NoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$10NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	Returned Deposit Items - 1 st Party	None	None
Check Copy\$225 free per year/\$2 afterCopy of Official Check\$2NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$2.50 / monthNoneGeneral FeesTOPCUICCUEscheated Account Fee\$50NoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$10NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	Returned Deposit Items - 2 nd Party	\$15	None
Copy of Official Check\$2NoneOfficial/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$2.50 / monthNoneGeneral FeesTOPCUICCUEscheated Account Fee\$50NoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$5NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	International Collection Items	\$20 + Foreign Bank Fee	\$10/\$15
Official/Cashier's Checks\$5\$4Money Order\$1\$2.50Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$2.50 / monthNoneConcurst Copies/History PrintoutStatement Fee\$50 / monthCeneral Fees\$50 / monthNoneEscheated Account Fee\$50 / NoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$10 / NoneAccount Closure Fee (less than 90 days)\$10 / NoneInvalid Address (returned mail)\$5 / \$50	Check Copy	\$2	25 free per year/\$2 after
Money Order\$1\$2.50Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$2.50 / monthNoneGeneral FeesTOPCUICCUEscheated Account Fee\$50NoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$5NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	Copy of Official Check	\$2	None
Statement Copies/History Printout\$2\$3 per printoutPaper Statement Fee\$2.50 / monthNoneGeneral FeesTOPCUICCUEscheated Account Fee\$50NoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$5NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	Official/Cashier's Checks	\$5	\$4
Paper Statement Fee\$2.50 / monthNoneGeneral FeesTOPCUICCUEscheated Account Fee\$50NoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$5NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	Money Order	\$1	\$2.50
General FeesTOPCUICCUEscheated Account Fee\$50NoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$5NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	Statement Copies/History Printout	\$2	\$3 per printout
Escheated Account Fee\$50NoneDormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$5NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	Paper Statement Fee	\$2.50 / month	None
Dormant Fees - Assessed after 12 Months of Inactivity (minors excluded)\$5NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	General Fees	TOPCU	ICCU
Months of Inactivity (minors excluded)\$5NoneAccount Closure Fee (less than 90 days)\$10NoneInvalid Address (returned mail)\$5\$5	Escheated Account Fee	\$50	None
Invalid Address (returned mail) \$5 \$5		\$5	None
	Account Closure Fee (less than 90 days)	\$10	None
IRA Transfer or Closure \$25 None	Invalid Address (returned mail)	\$5	\$5
	IRA Transfer or Closure	\$25	None



Fees and Charges Comparison

ATM/Debit Fees	TOPCU	ICCU
ATM/EFT Correction Fee (per occurrence)	\$2	None
Out-of-Network ATM Fees	\$2	\$1.50
International Transaction Fee (in U.S. dollars)	1% of each transaction	Up to 0.80% of the transaction amount
Lost Card Replacement (debit, ATM)	\$10	\$10
Checking and Money Market Account Fees	TOPCU	ICCU
Temporary Checks	\$1 per four	\$1 per page (free first 30 days of account)
Stop Payment	\$10	\$30
Mission Checking (per month)	\$20	\$15 (Basic Checking)
Check Printing	Actual Cost	Actual Cost
Share Overdraft Transfer (over 6/month)	\$5 per month	\$2.50 share / \$5 MM \$10 High-Yield
Overdraft Tolerance Fees	TOPCU	ICCU
Transaction Amounts from \$0.00 to \$10	No Fee	\$24.94
Transaction Amounts from \$10.01 to \$30	\$15	\$24.94
Transaction Amounts from \$30.01 and Up	\$30	\$24.94
Real Estate Fees	TOPCU	ICCU
Subordination Fee	\$250	\$350
Release & Re-conveyance Fee	Actual Cost	Variable, by state
Late Fee	The greater of 5% of late Payment or \$10	5% of the principle and interest
Home Equity Processing Fee	\$99	None
Home Equity 3 rd Party Fees	Actual Cost	Actual Cost
1 st Position Mortgages 3 rd Party Fees	Actual Cost	Actual Cost
1 st Position Mortgage Origination Fee	1% of Loan Amount	\$895
Credit Card Fees	TOPCU	ICCU
Cash Advance Fee	2% with a minimum of \$10	5% or \$10, whichever is greater
Late Payment Fee	Up to \$25	The Lesser of \$15 or the minimum payment due
Returned Payment Fee	Up to \$25	\$20
Finance Charge Adjustment	\$10	None
Design Your Own Card	\$10 per card	None
Foreign Transaction Fee	2% of each transaction in U.S. Dollars	Up to 1% of the transaction amount



Fees and Charges Comparison -

Non-Member Fees	TOPCU	ICCU
Check Cashing Fee (on us)	\$10	1% or \$5 minimum
TOPCU Official Check Cashing	\$15	None
Coin Machine Fee	5% per transaction	5% per transaction
ATM Withdrawal	\$3	\$3
Merchant Fee for Non-portal Loan Processing	\$250	None
Safe Deposit Box Fees	TOPCU	ICCU
3 x 5	\$20	\$25
3 x 10	\$45	\$40
5 x 5	\$30	\$35
5 x 10	\$60	\$55
10 × 10	\$100	\$90
Safe Box Drilling Fee	Actual Cost	\$150
Safe Box Lost Key (duplicate key)	\$20	\$5
Business Account Fees	TOPCU	ICCU
Bill Pay Fee	None	None
Currency Order/Exchange	\$2	None
Currency Order - Coin	\$0.10 per roll	None
Currency Order - Cash	\$0.50 per strap	None
Paper Statements	\$2.50 per month	None
Coin Machine	2% of total deposit	Free for members
Commercial and Business Loan Fees	TOPCU	ICCU
Origination Fee	0.25% to 2.5%	0.00% to 1.50%
In-House Appraisal Fee	\$250	Actual Cost + \$515 for review
Late Fee	5% of Payment Amount after 10 days	5% of Payment Amount after 10 days
All 3 rd Party Fees	Actual Cost	Actual Cost
Commercial Document Fee	\$450	\$425
MBL Document Fee	\$250	None
Prepayment Penalty (based on current loan balance)	Year 1: 3% - Year 2: 2% Year 3: 15%	Year 1: 5% - Year 2: 4% Year 3: 3% - Year 4: 2% Year 5: 1%

