

PARTNERS!

FEDERAL CREDIT UNION®

PO Box 25020
ANAHEIM, CA 92825-5020
800.948.6677
PARTNERSFCU.ORG

SCHEDULE OF FEES

Effective: February 1, 2010



FEDERAL CREDIT UNION®

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Savings and Checking Accounts

Basic Checking.....	No Fee
Check Printing Charges.....	varies
Classic Checking	\$5.00/Month (waived with direct deposit to checking, or \$1,000 in Classic Checking)
Courtesy Pay Fees.....	\$20.00/Transaction
Debit Card Instant Issue Replacement	\$10.00/card
Insufficient Funds (NSF, Overdrawn and Uncollected Funds)	\$23.00/Transaction
Membership Fee	\$5.00
Monthly Service Fee	
Savings (Primary Share).....	\$3.00/Month (waived if aggregate deposits and loans greater than \$500, or direct deposit to checking)
Overdraft Transfer from Savings.....	\$1.00/Occurrence
Premier Checking	\$6.00/Month (reduced by \$1 with direct deposit to Premier Checking; monthly fee waived with monthly balance of \$2,500 in Premier Checking)
Savings Excessive Withdrawal	\$2.00/Withdrawal (after 6 in person withdrawals per quarter)
Stop Payment	\$15.00/Item (any instrument or payment method; renewable after 12 months)

Electronic Services and Automated Teller Machines (ATM)

ATM Deposit Adjustment.....	\$5.00/Adjustment
ATM Withdrawal Fee*	
At the CO-OP Network ATMs.....	No Fee
At Partners ATMs	No Fee
At non-proprietary or designated ATMs.....	\$1.00/Transaction
Bill Payment Per Item or Monthly Service Fee	No Fee
Direct Deposit	No Fee
Electronic Fund Transfer from Savings**	Limit 6/Month
Empty Envelope Fee	\$25.00/Envelope

Transactions Outside the United States

Visa International	
Service Fee.....	0.8% of US dollar amount
Visa Cross-Border	
Transaction Fee	0.2% of US dollar amount

Credit Cards and Loans (Including Mortgage)

Automobile Title Request.....	Varies
Insufficient Funds	\$23.00/Transaction (NSF Credit Card Payment or Convenience Check)
Interim Escrow Analysis.....	\$15.00
Late Payment (Credit Card only)	\$25.00
Late Payment (other consumer loans).....	Greater of 5% of payment or \$15.00

Loan Extension (Consumer Loans).....	\$50.00
Loan Skip a Payment (Excluding Mortgage)	
Requested Through PartnersLink.....	\$25.00/Request
Requested in person, by telephone or mail ..	\$30.00/Request
Modification Workout Fee	\$545.00
Payoff (Demand) Statement.....	\$30.00
Property Inspections.....	Up to \$75.00
Recording Fees.....	\$10-\$20 per County
Rewrite Consumer Loan.....	\$100.00
Statement Copy.....	\$5.00/Statement
Subordinate Agreement Fee	\$100.00
Verification of Mortgage.....	\$5.00
Visa Credit Card Replacement Fee.....	\$5.00/card

Money Market Accounts (MMA)

Balance Below Minimum.....	\$15.00/Month
Closed Money Market Re-opened.....	\$25.00
Excessive Withdrawals	\$15.00/Transaction
(if more than 6 per statement period)	
Excessive Check Writing	\$15.00/Transaction
(if more than 3 per statement period)	

Miscellaneous

American Express Gift Card ¹	\$4.95/Each
Bad Address.....	\$5.00/Month
Cashier's Check.....	\$5.00/Check
Collection Item Domestic.....	\$15.00
Collection Item Foreign.....	\$30.00
Copy of Paid Check.....	\$5.00/Copy
(Teller's, Cashier's, Personalized Checks)	
Copy of Statement/Documents.....	\$5.00/Copy
Credit Union Service Centers (Shared Branch):	
Shared Branch Transaction.....	\$5.00/Posted Transaction
Other Shared Branch Fees	Varies
Document Delivery - Overnight Mail	Varies
Escheat Fee.....	\$2.00
Garnishment/Levy Fee.....	\$30.00/Request
Gift Cheque (American Express) ¹	\$2.00
History of Account	\$1.00/Page
Locator Fee.....	\$5.00
Money Order.....	\$2.00/Each
Notary of Non-Credit Union Document	\$5.00/Signature
Overnight Bill Payment – Paper Check.....	\$15.00/Check
Paper Statement in Addition to eStatements	\$2.00
Research (one hour minimum)	\$25.00/Hour
(includes Mortgage Document/File)	
Returned Deposit.....	\$20.00/Item
Same Day Electronic Bill Payment	\$5.00/Payment
Subpoena	Varies
Telephone Transactions	\$3.00
(that could be handled electronically)	
Travelers Cheques	1% of Total Purchase
(includes Travelers Cheques for Two) ¹	

Wire Transfer

Wire Transfer (outgoing)

U.S./Domestic.....	\$20.00
International.....	\$35.00

Safe Deposit Boxes

Located in Anaheim, CA and Orlando, FL unless otherwise indicated.

Box Size	Annual Rental Fee
3" x 5"	\$30.00
5" x 5" (Anaheim only)	\$40.00
3" x 10"	\$50.00
5" x 10"	\$75.00
10" x 10" (Orlando only).....	\$100.00

Key Deposit (refunded when keys are returned).....	\$10.00
Lost Safe Deposit Box Key.....	Varies

*Relationship Rewards ATM Withdrawal Fee Reimbursement:
Bronze.....4 ATM Fees refunded per month
Silver.....8 ATM Fees refunded per month
Gold.....Unlimited ATM Fees refunded per month
Platinum.....Unlimited ATM Fees refunded per month

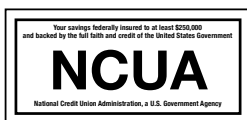
**Transfers at ATMs, in person or per written request are not subject to this transaction limit.

¹ No charge for Partners Relationship Rewards households.

All fees are subject to change.

Partners offers a complete range of low-cost services to our Members. In order to be fair to all Members, only certain costly services are accompanied by a fee. This enables the CU to continue offering competitive rates on savings and low loan rates.

For additional information of the Relationship Rewards program or any of our products and services, please contact us through our toll free number, 800.948.6677 or contact us via e-mail through our Web site, PartnersFCU.org.



Your savings are insured up to \$250,000 by the National Credit Union Administration (NCUA), an agency of the U.S. Government. Your IRA savings are insured separately up to \$250,000 by the NCUA.



Your Investor Money Market is insured for an additional \$250,000 per Member by American Share Insurance.