

CHACO CREDIT UNION, INC. – SCHEDULE OF FEES AND CHARGES AS OF JANUARY 1, 2007

Chaco's Philosophy On Fees - Chaco Credit Union, as a non-profit financial institution, is dedicated to providing financial services at the lowest possible costs to members. In general, the credit union only charges fees when they are necessary for the credit union to afford offering a particular service to members. In other limited cases, fees are charged to encourage members to use their credit union accounts properly. When these fees are charged, they are intended to discourage the misuse of credit union accounts. Under the Chaco Rewards program, many members can avoid certain fees due to their account relationship with Chaco. Please see the Chaco Rewards table below. Members having questions are encouraged to contact the credit union at (513) 785-3500.

All Member Fees

Account Research Fee**	\$10.00	Early Closing Fee (Platinum Plus) within first 6 months	Loan Payment Return Deposit	\$25.00
ACH NSF	\$30.00	Excessive Holiday Account Withdrawals (After 4 per calendar year)	NSF Check (Per Check)	\$30.00
ACH Stop Payment	\$30.00	Excessive Platinum Plus Acct Withdrawals (after 3 per month)	Photocopy of Check (Per Check)	\$2.00
Certified Check	\$2.00	Gift Cheques	Pulse Transaction	\$0.75
ChacoCard NSF	\$30.00	Home Banking Bill Payment	Platinum Plus Minimum Balance	No Monthly Dividends Paid
ChacoCard Replacement	\$10.00	IRS Levy Processing Fee	Plus Transaction	\$1.00
Challenger Checking Minimum Balance	\$6.00	International Wire Transfers	Re-Application Fee	\$35.00
Check Printing	VARIES	Late Loan Payment (Charged when payment is greater than 10 days late)	Refinance Fee	VARIES
Classic Oak Minimum Balance	\$10.00	Lien Filing Fees	Returned Deposit Item (Per Item)	\$10.00
Dormant Account Fee	\$5.00		Stop Payment Order (Per check / series)	\$30.00
Early Closing Fee (Personal Reserve) within first 12 months	\$5.00		Telephone Check Withdraw Fee	\$1.00
			Wire Transfers	\$14.00

Credit Card Fees

Late Payment	\$15.00	Card Replacement	\$10.00	Temporary Credit Limit Increase	\$10.00
Over Limit	\$15.00	Returned Payment	\$25.00	Special Order Card Fee	\$10.00

Safety Deposit Boxes (Annual Rental Fees)

3 x 5	\$20.00 + sales tax	3 x 10	\$30.00 + sales tax	5 x 10	\$50.00 + sales tax
Drilling Of Box	\$95.00				

First Mortgage Loan Fees

Chaco originates first mortgage loan application in partnership with MYCU MORTGAGE. All fees charged in conjunction with first mortgage loans are set by MYCU MORTGAGE and vary according to the amount financed. For further information contact a Chaco mortgage representative by calling (513) 785-3500.

Home Equity Loan Fees

Chaco charges members for the actual costs incurred in the processing of a home equity loan. These can include, but are not limited to, title examination and mortgage preparation fees, lien filing fees, and appraisal fees. Home equity loan fees vary according to the location of property being used as collateral. Chaco may elect to waive all or a portion of these fees as a promotional effort. For further information contact a personal account representative by calling (513) 785-3500.

Chaco Rewards

Depending on a member's reward level, he/she may or may not be affected by certain fees. Please consult the table below.

✓ = No Fee ▶ = Bonus	Platinum	Gold	Mortgage	Silver	Bronze	Club
	*Monthly Average Loan/Deposit Balance Greater than \$25,000	*Monthly Average Loan/Deposit Balance Between \$5,000 & \$24,999	*Members with a first mortgage loan	*Monthly Average Loan/Deposit Balance Between \$250 & \$4,999	*Monthly Average Loan/Deposit Balance Less than \$250	Members age 21 and under
Monthly Service Fee	✓	✓	✓	✓	\$5.00	✓
Checking Monthly Fee	✓	✓	✓	✓	✓	✓
ChacoCard Service Fee	✓	✓	✓	✓	✓	✓
Statement Copies	✓	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Check Printing	✓ 1 free box per year	Varies	Varies	Varies	Varies	Varies
Safe Deposit Boxes	▶ \$10 discount	Varies	Varies	Varies	Varies	Varies
Traveler's Checks	✓	✓	✓	\$.50/hundred	\$.50/hundred	\$.50/hundred
Cashier's Checks	✓	✓	✓	\$1.00	\$1.00	\$1.00
Money Orders				\$.50	\$.50	\$.50
Certificate Rate Bonus	▶ .25% rate bonus	n/a	n/a	n/a	n/a	n/a
Loan Rate Discount	▶ .25% rate discount	n/a	n/a	n/a	n/a	▶ 1 st time car buyer
Account Reconciliation**	✓	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50
Excessive Phone Transfers after 3 per month	✓	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Excessive Teller Check Withdrawals after 3 per month	✓	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00

*Loan balances do not include first mortgages. **Per hour.

Note: Not all services available in all areas of the country. All fees are subject to change. Changes made in favor of the member will not receive prior notice.