

All Member Fees (shown per item or occurrence, unless otherwise noted)

Account Research Fee**	\$10.00	Lien Filing Fees	VARIES
Automated Clearing House Non-Sufficient Funds	\$30.00	Loan Payment Return Deposit	\$25.00
ACH Stop Payment	\$30.00	Members Choice Checking Minimum Balance***	\$10.00
Certified Check	\$2.00	Non-Member Cashing a Check or Draft	\$8.00
ChacoCard NSF	\$30.00	Duplicate IRS Reporting Forms	\$2.00
ChacoCard Replacement	\$10.00	NSF Check (Per Check)	\$30.00
Challenger Checking Minimum Balance	\$6.00	Photocopy of Check (Per Check)	\$2.00
Check Printing	VARIES	Pulse Transaction	\$0.75
Classic Oak Minimum Balance	\$10.00	Plus Transaction	\$1.00
Inactive Account Fee	\$5.00	Re-Application Fee	\$35.00
Early Closing Fee (Personal Reserve) within first 12 months	\$5.00	Refinance Fee	VARIES
Excessive Holiday Account Withdrawals (After 4 per calendar year)	\$5.00	Returned Deposit Item (Per Item)	\$10.00
Gift Cheques	\$2.50	Incorrect Address, per returned mail item	\$3.00
Levy, Garnishment or Other Attachment	\$25.00	Stop Payment Order (Per check / series)	\$30.00
International Wire Transfers	\$40.00	Telephone Check Withdraw Fee	\$1.00
Late Loan Payment 5% of Payment (Charged when payment is greater than 10 days late)		Wire Transfers	\$14.00

Credit Card Fees
(Subject to cardholder agreement)

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

Safety Deposit Boxes
(Annual Rental Fees)

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

Business Account Fees

Chaco maintains a separate fee schedule for business accounts in addition to this standard schedule of Fees and Charges. Business Accounts Schedule of Fees and Charges are provided upon request or when required. Certain fees and charges are identical and such accounts are subject to the schedule contained within this schedule unless it is specifically altered by the Business Account Schedule of Fees and Charges.

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.

CHACO CREDIT UNION, INC	Platinum *Monthly Average Loan/Deposit Balance Greater than \$25,000	Gold *Monthly Average Loan/Deposit Balance \$5,000 - \$24,999	Mortgage *Members with a First Mortgage Loan	Silver *Monthly Average Loan/Deposit Balance \$250 - \$4,999	Bronze *Monthly Average Loan/Deposit Balance Less than \$250	Club 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/Year	Varies	Varies	Varies	Varies	Varies
Safe Deposit Boxes	BONUS \$10 discount	Varies	Varies	Varies	Varies	Varies
Traveler's Checks	✓	✓	✓	\$0.50/Hundred	\$0.50/Hundred	\$0.50/Hundred
Cashier's Checks	✓	✓	✓	\$1.00	\$1.00	\$1.00
Money Orders	✓	✓	✓	\$1.00	\$1.00	\$1.00
Certificate Rate Bonus	BONUS .25% Rate Bonus	n/a	n/a	n/a	n/a	n/a
Loan Rate Discount	BONUS .25% Rate Discount	n/a	n/a	n/a	n/a	BONUS 1st 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

✓ = No Fee
BONUS = Bonus

*Loan balances do not include first mortgages. **Per hour. ***Direct Deposit and ATM Card relationships required to qualify for account. 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.