

Fees Schedule as of 12-1-2009

	Gold Silver Bronze Student Package	Standard Membership
Checking Accounts		
Copy of Check via e22ndstreet.com	Free	Free
Copy of Check NOT via e22ndstreet.com	\$2.00 \$5.00 rush item	\$2.00 \$5.00 rush item
Return Share Draft (Check)	\$35.00	\$35.00
Member Privilege Paid Item in Lieu of Return	\$35.00	\$35.00
Stop Payment	\$35.00	\$35.00
ATM/Credit/Debit/Gift Card		
ATM transactions at OECU Owned ATM or any ATM that has one of the following network names displayed: Alliance One Credit Union 24 CJ HERE Money Pass Credit Union 24 CJ HERE Select	Free	Free
Any ATM transaction other than those in the above listed networks	Free	Various (note 1)
Gift Card	\$4.00	\$4.00
Replacement ATM, Credit, Debit or Gift Card	\$15.00	\$15.00
Nonnegotiable ATM Deposit	\$25.00	\$25.00
Member Privilege ATM or Debit Card Overdraft	\$17.00	\$17.00
ATM or Debit Card PIN Maintenance Not Performed at ATM	Free	\$2.00
Debit Card Documentation	\$20.00	\$20.00
Gift Card Monthly Dormancy Fee	\$1.00 (note 2)	\$1.00 (note 2)
Savings Accounts		
Share Account Monthly Maintenance Fee	Free	\$8.00 (note 3)
IRA		
IRA Annual Maintenance Fee	Free	\$25.00
Service Fees		
Transaction via a Phone Call with an OECU Employee which can be processed by TONI or e22ndstreet.com	Free	\$2.00
Official Check	Free	\$3.00
In-Branch Transaction Service Fee	Free	Free/\$2.50 day (note 4)
Travelers' Checks	Free	\$5.00
Statement Copy via e22ndstreet.com	Free	Free
Statement Copy NOT via e22ndstreet.com	\$2.50	\$2.50
Home Banking via e22ndstreet.com	Free	Free
Bill Pay via e22ndstreet.com	Free	Free

See other side for notes

Other Fees as of 12-1-2009

Account Balancing & Research	\$25.00/Hour
Account History	\$1.00/Page
Closing a Membership within 90 Days of Opening	\$5.00
Loan Auto Debit Authorization Change	\$10.00
Money Order	\$3.00
Official Check Stop Payment	\$35.00
Verification of Deposits and Loans	\$5.00
Non-Member Cashing OECU Check	\$5.00
Deposit or Payment Returned	\$20.00
Deposit or Payment Returned With Collections	\$30.00
Garnishments, Levies and Bank Attachments	\$50.00
Membership Reinstatement Application Processing Fee	\$25.00
Paid Item in Lieu of Return	\$35.00
Return ACH Debit	\$35.00
Undeliverable Statement	\$10.00
Outgoing Domestic Wire Transfer	\$25.00
Outgoing International Wire Transfer	\$45.00
Incoming Domestic/International Wire Transfer	Free
International Currency Conversion Fee on International Credit, Debit and ATM transactions	1% of Transaction Value

(1) Deposits are free; transfers \$2.00; withdrawals \$2.00; balance inquiry \$0.50.

(2) Fee charged after 12 months of non-activity.

(3) Waived for any member with active payroll deductions or direct deposit of at least \$400 per month to any account for that member number, or for any member with at least \$5,000 in aggregate financial relationships with the Credit Union, or if the average daily balance in the primary share account is \$100 or greater for the statement period and the actual balance is \$100 or greater on the last day of the statement period.

(4) Fee charged for those members with an aggregate balance relationship less than \$250 per month.

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Your deposits are insured to \$250,000 per account.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

THIS INSTITUTION IS NOT FEDERALLY INSURED.

MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY

Description of December 1, 2009 Fees Schedule Changes

The Credit Union has significantly enhanced its ATM services by increasing the number of non-surcharge machines and machines that do not have OECU transaction fees. This document provides a summary of these and other changes to the fee schedule.

ATM Transaction Fees

The Credit Union has expanded its network of No-Surcharge and No OECU Transaction Fee ATMs. The current contract with Key Bank to provide OECU members with No-Surcharge ATM service expires on November 18, 2009 and is being replaced with the *Credit Union 24^{CU}HERE, Money Pass, and Credit Union 24^{CU}HERE Select networks*. These three new networks, along with the already available *Alliance One network*, provide all members that have an OECU ATM or OECU Debit Card access to over 20,000 non-surcharge ATMs nationwide that also do not have any OECU transaction fees. These four networks have great coverage in Ohio as shown by the list below.

Akron/Canton Region

(100+ Alliance One or Money Pass ATMs)

Cincinnati Region

(170+ Alliance One or Money Pass ATMs)

Cleveland Region

(150+ Alliance One or Money Pass ATMs)

Columbus Region

(190+ Alliance One or Money Pass ATMs)

Dayton Region

(140+ Alliance One or Money Pass ATMs)

Toledo Region

(100+ Alliance One or Money Pass ATMs)

Zanesville Region

(10+ Alliance One or Money Pass ATMs)

The expanded list of surcharge free ATMs becomes available on November 1, 2009.

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All ATMs other than those in the four networks previously defined can still be used by the members with an OECU ATM or OECU Debit card. However, if the ATM is not part of one of the four networks listed (see other side) there may be a surcharge assessed by the ATM owner at the time of transaction. The ATM screen will inform you of this charge by the ATM owner and provide you the opportunity to cancel the transaction. OECU may assess an ATM transaction fee in addition to the ATM owner surcharge. OECU Gold, Silver, Bronze or Student Package members do not incur any OECU ATM transaction fees at these terminals. Standard members are assessed a \$2.00 OECU fee for transfers and withdrawals, and \$0.50 for an inquiry. Refer to the December 1, 2009 fee schedule for details.

Member Privilege and Overdraft Fee

The Member Privilege fee has been increased by \$2.00 per items for share drafts (checks), ATM Card, Debit Card, or ACH overdrafts. The Return Check and Return ACH fees have also been increased by \$2.00 per item. Refer to the December 1, 2009 fee schedule for details.

Other Fee Changes

- Stop Payment Fee
- Gift Card Fee
- Outgoing Domestic Wire Transfers
- Deposit or Payment Returns

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