

This fee schedule for all accounts sets forth certain conditions, fees and charges applicable to your savings, checking and money market accounts at Sierra Central Credit Union. This schedule is incorporated into your account disclosure. *The following fees may be assessed in connection to your account:*

|  |             |   |         |  |           |
|--|-------------|---|---------|--|-----------|
| <b>MEMBERSHIP</b>  |             | <b>SAVINGS ACCOUNT</b>  |         | Non-sufficient funds (NSF) per item**** ..... \$22.00  |           |
| One-time membership fee.....   | \$5.00      | Excessive withdrawal fee.....   | \$5.00  | Night Depository (Business Checking)   |           |
| - per primary member   |             | -allowed 3 free per quarter-excluding electronic transactions   |         | - Replacement Key.....   | \$5.00    |
| <b>CHECKING ACCOUNTS</b>   |             | <b>LEGAL ORDERS</b>   |         | Tamper proof bags (25)   |           |
| Monthly maintenance fee  |             | <b>LEGAL ORDERS</b>   |         | -Small - 9 x 12.....   | \$8.00    |
| <b>-Simplified Business</b> Checking.....  | \$20.00     | Respond to legal orders (per hour).....   | \$25.00 | -Large - 11 x 15.....  | \$13.00   |
| -waived if \$10,000 average monthly aggregate* balance is maintained   |             | -photocopies additional 20¢ each  |         | Medallion stamp.....   | \$5.00    |
| <b>-Maximizer Business</b> Checking.....   | \$35.00     | Garnishment/Levy processing.....  | \$25.00 | Overdrafts per item**** .....  | \$22.00   |
| -waived if \$50,000 average monthly aggregate* balance is maintained   |             | <b>ATM/VISA CHECK CARD</b>  |         | Overdraft transfers.....   | \$3.00    |
| <b>-Budget Checking</b> .....  | \$0.00      | ATM network fee (per transaction)   |         | Returned deposited item (RDI) .....  | \$22.00   |
| -Limited to 15 written checks per month, will be assessed .25¢ per check written beyond the first 15.                |             | -Sierra Central machines.....   |         | Stop payments - checks, money order, cashier's checks and ACH stops.....   | \$22.00   |
| <b>-Easy</b> Checking.....   | \$7.00      | -Foreign ATMs.....  |         | Traveler's Cheques (by value).....   | 1.00%     |
| -Waived if monthly automatic deposit is received or minimum average daily balance of \$500 is maintained.            |             | -Replacement Cards.....   |         | Traveler's Cheques for 2 (by value).....   | 2.00%     |
| <b>-Dividend</b> Checking.....   | \$7.00      | -Rush shipment.....   |         | Wire transfers   |           |
| -waived if average daily balance is \$1,500 or greater. Dividends earned on balance tiers and average daily balance. |             | <b>GENERAL SERVICES</b>   |         | -Outgoing, foreign/domestic.....   | \$18.00   |
| <b>-Investor Checking</b> Account.....   | \$12.00     | Account closure   |         | <b>AUTOMATED SERVICES</b>  |           |
| -waived if balance is over \$10,000 in account or a combined** balance of \$15,000                                   |             | -within 180 days of opening.....  |         | 24-Hour Sierra Bank by Phone service.....  | No Charge |
| Check printing.....  | Prices Vary | Account statement printout.....   |         | Call Center Transaction/inquiry.....   | \$3.00    |
| Copies of paid checks (per copy).....  | \$2.00      | Account reconciliation/research.....  |         | -if transaction could be processed via an automated service  |           |
| Retrieve original check.....   | \$5.00      | -per hour, minimum 1 hour   |         | Branch transaction/inquiry.....  | \$3.00    |
| -Original only available for 30 days from the date paid  |             | Check cashing fee*** .....  |         | -if transaction could be processed via an automated service  |           |
| Check Imaging with online banking.....   | No Charge   | Collection item.....  |         | On-Line Banking.....   | No Charge |
| <b>MONEY MARKET ACCOUNT</b>  |             | -incoming/outgoing, foreign/domestic  |         | -Bill Pay set up***** .....  | \$10.00   |
| <b>-Flexible Money Market</b> .....  | \$6.00      | Copies of statements (from microfilm).....  |         | -Bill Pay monthly***** .....   | \$6.95    |
| -waived if monthly balance of \$2,500 is maintained  |             | Cashier's check.....  |         | -Bill Pay stop payments.....   | \$25.00   |
| <b>-Investor Money Market</b> .....  | \$6.00      | -Cashier check replacement fee.....   |         | <b>RELATIONSHIP REWARDS PROGRAM</b>  |           |
| -waived if monthly balance of \$25,000 is maintained   |             | Counter checks (10).....  |         | Some or part of the above noted fees may be waived in conjunction with certain parameters as set forth in the SCCU Relationship Reward Program. For further details or to see if you may qualify ask a Sierra Central Representative for more information. |           |
|  |             | Deposit Correction.....   |         |  |           |
|  |             | Inactive account fee.....   |         |  |           |
|  |             | Assessed monthly when total account balances under one member account number are \$100 or less with no activity within 6 months. Minor accounts excluded. |         |  |           |
|  |             | Money Orders.....   |         |  |           |
|  |             | Money Orders Replacement fee.....   |         |  |           |

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\* Aggregate includes all depository accounts under the same business account ownership. \*\*Combined balance includes total deposits in all sub-accounts under same account number each day. Example: on 31Jan, #12345-0 (savings) \$250 + #12345-9 (IRA) \$2,000 + #12345 (certificate) \$500 = \$2750. Combined balance for Investor checking may not include balances in share certificate accounts. \*\*\*Check cashing fee applies if the member has a savings account only and if the balance falls below \$500 during the previous 30 day period. This fee is waived on Minor Accounts. \*\*\*\*An overdraft fee may be incurred when overdrawing accounts by check, ACH, debit card and other electronic transactions. \*\*\*\*\*The Bill Payer set-up fee and monthly fee is waived when Bill Payer is connected to a checking account that receives a direct deposit monthly. NOTICE REGARDING ATM FEES BY OTHERS: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network. If you have questions call us at 800/222/SCCU (7228).