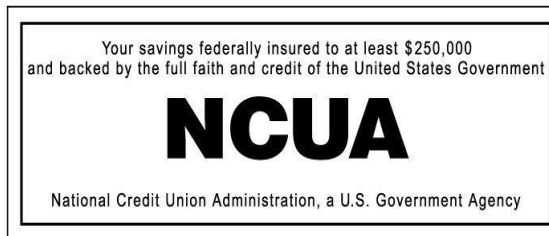




P.O. Box 7030
 Berlin, CT 06037
 860-828-2790 Local
 888-242-2600 Non Local

| FEE SCHEDULE | |
|---|---|
| GENERAL FEES | |
| Account Closure | \$10.00 if account closed within six (6) months |
| Account Research, Account Reconciliation, Account Reference/Verification Letter | \$25.00/Hour (Minimum 1 Hour) |
| Check Copy | \$5.00/Copy |
| Dormant Account | \$10.00/Month after 1 year(s) of inactivity |
| Items Sent for Collection | \$25.00/Item |
| IRA Transfer to a Third Party | \$25.00/Transfer |
| Legal Process (garnishments, summons, tax levies, tax warrants) | \$35.00 |
| Loan Skip-A-Pay | \$25.00 |
| Paper Statement – Waived if under age 18 or over age 59 | \$3.00/Statement |
| Returned Deposit or Loan Payment | \$15.00/Item |
| Returned Mail | \$10.00/Month |
| Statement Copy | \$5.00/Copy |
| Subordination | \$150.00 |
| Teller's Check (credit union checks cleared by another financial institution) | \$2.00/Check |
| Wire Transfer (Outgoing - Domestic) | \$20.00/Transfer |
| Wire Transfer (Outgoing-Foreign) | \$35.00/Transfer |
| CHECKING ACCOUNT FEES | |
| Non-Sufficient Funds (NSF) Uncollected Funds (UCF) | \$30.00/Returned Item, \$5.00/Paid item, if account balance is negative less than \$30.00 \$30.00/Paid item, if account balance is negative \$30.00 or more |
| Overdraft Privilege | \$30.00/Returned Item, \$5.00/Paid item, if account balance is negative less than \$30.00 \$30.00/Paid item, if account balance is negative \$30.00 or more |
| Savings Overdraft Transfer | \$4.00/Transfer |
| Stop Payment | \$30.00/Request |

| EFT FEES | |
|---|--|
| Card Replacement | \$10.00/Card |
| Debit Card/ACH Savings Overdraft Transfer | \$4.00/Transfer |
| Debit Card/ACH Non-Sufficient Funds (NSF) Uncollected Funds (UCF) | \$30.00/Returned Item (ACH only), \$5.00/Paid item, if account balance is negative less than \$30.00 \$30.00/Paid item, if account balance is negative \$30.00 or more |
| Debit Card One-Time Overdraft Privilege | \$5.00/Paid item, if account balance is negative less than \$30.00 \$30.00/Paid item, if account balance is negative \$30.00 or more |
| Electronic Cash Service | \$10.00/Item |
| Expedited Check Payment | \$30.00/Item, Same day overnight |
| Expedited Electronic Payment | \$8.00/Item |
| Online Banking Check Copy | \$5.00/Copy |
| Online Banking Stop Payment | \$30.00/Item |



FEES FOR OVERDRAWING ACCOUNTS - Fees for overdrawing your account may be imposed on each check, draft, item, one-time debit card transaction (if member has consented to overdraft protection plan for one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Your account may be subject to a fee for each item regardless of whether we pay or return the item. We may charge a fee each time an item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item. There is no limit on the total fees we can charge you for overdrawing your account. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan.

The fees appearing with this Schedule are accurate and effective the date indicated on this Fee Schedule. If you have any questions or require current rate information on your accounts, please call the Credit Union.

Effective Date 4.1.2020