

SCHEDULE OF FEES & CHARGES

Effective November 1, 2011

CHECKING ACCOUNT CHARGES

Membership Checking

Minimum balance fee: \$5.95

- assessed each month if balance falls below \$500

Premier Membership Checking

Minimum balance fee: \$15.00

- assessed each month if aggregate amount on deposit falls below \$10,000

Get Checking

Monthly service charge: \$10.00

Miscellaneous

Minimum opening balance of \$100.00 required on all checking accounts, except Student Checking which is \$25.00

Check order fee: Printer's charge varies

Copy of paid check

- Free through Online Banking (for 90 days)
- First 2 copies per statement period: No charge
- Each additional copy: \$2.50/ea.

Counter check (Temporary Check): \$0.20/ea.

Early account closure (if open less than 90 days): \$15.00

Inactive Account Fee (after 90 days of inactivity): \$5.00/mo.

Non-Sufficient Funds Item Honored or Denied Fee and/or Non-Sufficient Funds Point-of-Sale Item Honored or Denied Fee (per calendar month):

- First 5 items presented (per item) \$29.00*
- 6 or more items (per item) \$33.00*

*Waived if the account balance is less than \$10.00 negative

Overdraft transfer from savings: \$10.00/ea.

Overdraft Fee Transaction Categories: The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, or other electronic means.

SAVINGS ACCOUNT CHARGES

Regular Savings Account / Advantage Savings Account

Minimum balance fee: \$5.00

- Regular Savings: Assessed each month if account balance falls below \$200; waived until 19th birthday
- Advantage Savings: Waived with a \$35 or more monthly automatic transfer from a USE Checking Account

Single service savings account fee: \$3.00

- assessed if savings account balance falls below \$2,500 and you have no other accounts, excluding Ownership Share, held under the same membership number (i.e. you only have a USE savings account on the membership)

Excess withdrawals

- if more than 5/mo. and account falls below min. balance: \$1.00/ea.

Market Rate Plus Account

Minimum balance fee: \$10.00

- assessed each month if account balance falls below \$2,500

Excess withdrawals

- if exceeds allowable Reg D limit: \$5.00/ea.

Money Market Advantage

Minimum balance fee: \$10.00

- assessed each month if account balance falls below \$2,500

Excess withdrawals

- if exceeds allowable Reg D limit: \$5.00/ea.

Wall Street Index Account (High-Yield Money Market Checking Acct)

Minimum balance fee: \$10.00

- assessed each month if account balance falls below \$2,500

Excess withdrawals

- if exceeds allowable Reg D limit: \$5.00/ea.

Membership Money Market Account

Minimum balance fee: \$10.00

- assessed each month if account balance falls below \$2,500

Excess withdrawals

- if exceeds allowable Reg D limit: \$5.00/ea.

GENERAL ACCOUNT CHARGES

Account history (since last statement): \$5.00/ea.

Account research and reconciliation: \$25.00/hr.

Cashier's check issuance - Members

- when made payable to account owner: No charge
- when made payable to third party: \$5.00/ea.

Cashier's check issuance - Non-Members: \$10.00/ea.

Check-by-phone: \$10.00/ea.

Check cashing fee

- for members with a combined balance of less than \$400: \$5.00/ea

Check cashing fee - Non-Members: \$7.50/ea.

Coin counting: 5% fee for members, 10% fee for non-members

Collection item (incoming, outgoing, or foreign): \$18.00/ea. or Credit Union cost, whichever is greater

Compliance with legal order: \$75.00/ea.

Copy of document: \$5.00/ea.

Copy of statement: \$5.00/ea.

Dormant Account: \$20.00/mo (fee charged after 12 months of inactivity)

Hold mail (branch pick-up): \$5.00/mo.

Locator fee (determine acct holder address): \$5.00 max. in any 12-mo period

Money Orders

- Member: \$3.00/ea.
- Non-Member: \$6.00/ea.

Notary service: \$10.00/signature, established by the CA Secretary of State

Notice of escheatment: \$2.00/ea.

Ownership Share single service inactive fee: \$5.00/ea.

- Assessed when Ownership Share Account is the only account on your membership and you have had no activity on your membership for 24 months. You will be charged this fee and your account will be closed, but you will remain a lifetime member.)

Returned items

- One party: \$28.00/ea.
- Two or more parties: \$28.00/ea.

Returned statement fee (for undeliverable quarterly account statements): \$5.00/ea.

Rewards Package: \$5.00/mo.

Shared Branching Fee: \$2.00 for each cash withdrawal

Signature guarantee/Medallion guarantee: \$5.00/signature

Stop payment-initial & renewal: \$28.00/ea.

Gift Cards: \$3.95/ea.

- Maintenance Fee: \$2.95/mo, beginning 7th mo following issuance
- Customization Fee: \$10.00/ea. (waived for orders of 25 cards or more)

Verification of deposit: \$10.00/ea.

Wire transfer-domestic (outgoing): \$25.00/ea.

Wire transfer-foreign (outgoing): \$40.00/ea.

Wire transfer (incoming): \$10.00

INDIVIDUAL RETIREMENT ACCOUNT CHARGES

Outgoing Trustee to Trustee transfer request: \$20.00/ea.

Premature distribution: \$10.00/ea.

Closing Fee: \$20.00

Schedule of Fees and Charges continued from previous page

<p align="center"><u>ELECTRONIC BILL PAYMENT CHARGES</u></p> <p>Monthly service charge (No fee with Free, Membership, & Premier Membership Checking Accounts)</p> <ul style="list-style-type: none"> assessed after first 6 months of service: \$5.50 <p>Transaction fee:</p> <ul style="list-style-type: none"> when more than 12 bills in any calendar month: \$0.30/ea <p>Non-sufficient funds fee: \$28.00/ea. Stop payment fee: \$28.00/ea. Expedited Payments</p> <ul style="list-style-type: none"> Next-day Electronic Payments: \$9.95/ea. Overnight Check Payment: \$30.00/ea. 	<p align="center"><u>PLATINUM MASTERCARD® DEBIT/ATM CARD AND ATM CARD CHARGES</u></p> <p>Withdrawals: \$2.25/each at Non-USE and non-CO-OP ATMs Balance inquiries: \$1.25/ea. ATM Transfer of Funds Fee: \$1.50 Point of Sale transaction – PIN or Signature based: No charge Deposit correction: \$5.00/ea. Empty ATM Envelope: \$10.00/ea. Replacement card or PIN: \$5.00/ea. Additional cards (other than joint owner card): \$5.00/ea. Rush Card/Alternate Address Request: \$35.00/ea. Rush PIN/Alternate Address Request: \$35.00/ea. Hotcard: \$5.00/ea. Non-Sufficient Funds Item Honored or Denied Fee and/or Non-Sufficient Funds Point-of-Sale Item Honored or Denied Fee (per calendar month):</p> <ul style="list-style-type: none"> First 5 items presented (per item) \$29.00* 6 or more items (per item) \$33.00* <p>*Waived if the account balance is less than \$10.00 negative MyPic Personalized Card: \$6.95/ea.</p>						
<p align="center"><u>MEMBERSHIP FEES</u></p> <p>Regular membership fee: \$10.00 Senior membership fee (age 55+): \$2.50 Student membership fee: \$2.50 Minor membership fee: \$2.50 Merchant membership fee: \$15.00 Indirect Channel Membership Fee: \$15.00</p>	<p align="center"><u>GENERAL CONSUMER LOAN CHARGES</u></p> <p>Payment Deferral / Skip-A-Pay Fee: \$35.00 Loan Extension Fee: \$35.00 Reconveyance Fee: \$59.00 (plus additional recording costs) Subordination Fee: \$100.00 Payoff Demand: \$30.00 Check-by-Phone: \$10.00 Loan Coupon Replacement: \$10.00 Late Fee: 3% of late payments due or \$5 minimum</p>						
<p align="center"><u>HOME EQUITY LINE OF CREDIT AND INTEREST-ONLY HOME EQUITY LINE OF CREDIT</u></p> <p>Annual fee: \$50.00/yr.</p> <ul style="list-style-type: none"> Waived for the first year. Thereafter, waived if the outstanding balance is \$10,000.00 or greater at the time of assessment. <p>Early closure fee: \$500.00</p> <ul style="list-style-type: none"> Charged on accounts with credit limits of \$250,000 or less if the account is closed within the first three years from date of origination. <p>Mutual modification processing fee: Actual Costs Incurred</p> <ul style="list-style-type: none"> Estimated \$1,800-\$3,250 (Including but not limited to title search/report/insurance, appraisal, sub-escrow, flood certification, and recording fees) <p>Late charge: 5% of late payments due or \$5 minimum Over the limit charge: \$10.00</p>	<p align="center"><u>SAFE DEPOSIT BOXES</u></p> <p align="center">Only available at UCSD and Mission Valley Branches</p> <p>Annual rental fees</p> <table border="0"> <tr> <td>3"x5": \$29.00*</td> <td>6"x10": \$65.00</td> </tr> <tr> <td>3"x10": \$55.00</td> <td>9"x10": \$100.00</td> </tr> <tr> <td>5"x5": \$45.00</td> <td>5"x16": \$110.00</td> </tr> </table> <p>Miscellaneous fees</p> <ul style="list-style-type: none"> Key Deposit: \$20.00/box Key Replacement: \$10.00/key Drilling of Box: \$100.00** Late Fee: \$5.00 	3"x5": \$29.00*	6"x10": \$65.00	3"x10": \$55.00	9"x10": \$100.00	5"x5": \$45.00	5"x16": \$110.00
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<p align="center"><u>FIXED RATE SECOND MORTGAGE</u></p> <p>Late charge: 5% of late payments due or \$5 minimum</p>	<p align="center"><u>RELOADABLE CARDS: TRAVEL, YOUTH, & ALL-PURPOSE</u></p> <p>Purchase Fee: \$4.95 Reload Fee: \$3.95 (\$0.00 if done by Direct Deposit) Monthly Maintenance Fee:</p> <ul style="list-style-type: none"> \$3.00 for All-Purpose and Youth Card without Direct Deposit \$0.00 if Direct Deposit is established on the card \$0.00 for the Travel Card <p>ATM: \$1.50 domestic, \$3.00 International ATM Balance (domestic/international): \$0.50 Point-of-Sale done by PIN (domestic/international): \$0.50 Over-the-Counter Cash Withdrawal: \$5.00 Lost/Stolen Replacement: \$5.00 Foreign Exchange Mark-up: 3% Companion Card (Travel Card Only): \$2.95 Inactivity fee greater than 12 months (Travel Card Only): \$2.95 Emergency Card/Cash (Travel Card Only): Up to \$160</p>						
<p align="center"><u>POWERHOUSE SIGNATURE LOAN</u></p> <p>Late charge: 5% of late payments due or \$5 minimum</p>							
<p align="center"><u>DEALER DIRECT VEHICLE LOANS</u></p> <p>Late charge: 5% of late payments due</p>							
<p align="center"><u>TURBO VEHICLE PRODUCTS</u></p> <p>Late charge: 3% of late payments due or \$5 minimum</p>							

* Waived if at time of fee assessment you maintain combined deposit balances of at least \$40,000, have a USECU first mortgage, have a USECU Home Equity Line-of-Credit balance of at least \$45,000, or have a USECU second mortgage over \$200,000. If a larger box is desired, the amount of \$25.00 will be applied towards the annual rental fee for the larger box.

** Or actual cost, whichever is greater.

