

Orlando Federal

CREDIT UNION

Fee Schedule 2010

Share/ShareDraft Accounts

Monthly Service Fee ¹	\$5.00
Monthly Service Fee Dividend Share Draft Accounts ⁷	\$5.00
Account History (up to 2 weeks).....	free
Reconciling Statement (hourly fee).....	\$20.00
Statement copy (per month).....	\$2.00
Stop Payment ⁵	\$10-\$30
ACH Stop Payment ⁵	\$10-\$30
Stop Payment- Cashier's Checks.....	\$10.00
Copy of paid check.....	\$3.00
Non-Sufficient Fund Fee (NSF).....	\$32.00
Courtesy Pay.....	\$32.00
Overdraft Transfer ²	\$2.00
Personal Check Order.....	Market Price
Temporary Checks (per check).....	\$0.10
Non-member check cashing (per hundred).....	\$5.00
Replacement Check Fee.....	\$10.00

Money Market Accounts

Check writing.....	not available
Balance below \$1000.....	no dividend paid
Overdraft Transfer ²	\$2.00

Loans

Consumer Loan Application Fee.....	\$2.00
Loan Subordination Home Equity Fee.....	\$250.00
Home Equity Loan Application Fee (Fixed Rate 2nd Mortgage).....	\$35.00
Home Equity Line of Credit Application.....	\$100.00
Late Payment.....	see loan agreement
First Mortgage Application Fee.....	\$50.00
Loan Extension Fee (per payment).....	\$25.00

Debit Card Services

Withdrawals at other ATMs ⁶	\$1.50
Withdrawals at Publix ATM.....	No Charge
Replacement Fee (per card).....	\$5.00
Research/Transaction Copy.....	\$20.00
Unreturned Debit Card Fee.....	\$25.00

Credit Card Services

Application Fee (per card).....	\$2.00
Late Payment Fee.....	\$20.00
Minimum Finance Charge.....	\$1.00
Copies of Past Statements.....	\$7.00
Research Fee.....	\$20.00
Returned Check Fee.....	\$32.00
Over Limit Fee.....	\$15.00
Replacement Card Fee.....	\$5.00
Replacement (2 days).....	\$25.00
Replacement (1 day).....	\$65.00
Emergency Replacement.....	\$165.00
Unreturned Credit Card.....	\$25.00

Electronic Services

ACH Non Sufficient Fund Fee.....	\$32.00
Direct Deposit.....	Free
Electronic Overdraft Fee.....	\$2.00
Homebanking.....	Free
Billpayer Service.....	Free
Payroll Deduction.....	Free
CU-Line.....	Free
Courtesy Pay ACH.....	\$32.00

Miscellaneous Services

Visa Gift Card (per card).....	\$2.95
Cashier's Check (1Free p/mo).....	\$5.00
Returned Deposits.....	\$10.00
Money Order.....	\$1.00 (each)
Traveler's Checks.....	\$1.00/ hundred
Traveler's Gift Checks.....	\$2.50 each
OFCU Wire Transfer (outgoing).....	\$20.00
OFCU Wire Transfer (incoming).....	\$10.00
OFCU Wire Transfer (international).....	\$35.00
Western Union Wire (domestic).....	\$17.50
Western Union Wire (International).....	\$19.00-\$44.00

Miscellaneous Services (cont.)

Inactive/Dormant account fee ⁴	\$5.00
Notary service (member).....	No Charge
Notary Service (non-member).....	\$10.00
Return Mail Fee.....	\$3.00
Rolled Coin Fee(over 20 rolls p/trans.).....	\$2.00
Unrolled Coin Bag Fee (per Bag).....	\$7.00
Levies/Garnishment Fee (per levy/garnishment).....	\$25.00
Verification of Deposit (per verification form).....	\$10.00

¹To avoid a Monthly Service Fee, you must maintain an aggregate balance (meaning total of all shares and/or non-delinquent loans) of no less than \$200 in the account daily. New account holders have until the end of the month (in which the account was opened), to bring their account balance up to the minimum balance requirement.

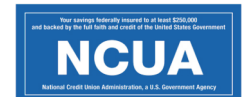
²Money Market & Club accounts limit 6 withdrawals or transfers to another credit union account or to a third party by means of preauthorized (non signature based) or automatic transfer or telephone instruction.

⁴Accounts having no activity initiated by the account owners in 12 months or longer and having a balance below \$200 will be assessed a Monthly Service Fee as of June 1, 2003.

⁵A service charge of \$10 will be assessed for each Stop Payment you place if there are available funds to cover the items in your account. Or a service charge of \$30 will be assessed for each Stop Payment you place if there are no available funds to cover the items.

⁶look for the CUHere logo before transacting.

⁷To avoid a monthly service charge, you must maintain a daily balance of at least \$1,000. Dividends will be paid on a minimum average daily balance of \$1,000.



Your savings federally insured to at least \$250,000 and backed by full faith and credit of the United States Government