

Schedule of Fees and Charges

Savings Accounts

Money Market Account Excessive Withdrawal fee	\$10.00 per withdrawal after 3 withdrawals per month
Overdrawn Accounts	\$22/occurrence
Inactive/Dormant Accounts	\$10/month
Statement Copies	\$5/copy

Checking Accounts

Monthly Fee	No charge
Check Printing	At our approx. cost
NSF Item Returned	\$22/occurrence
NSF Member Deposit	\$22/occurrence
Photocopies-Member Checks	\$5/each
Photocopies-Corp. Check	\$5/each
Photocopies-Research	\$20/hour
Stop Payment-Member Draft	\$15/each
Stop Payment-ACH	\$15/each
Stop Payment-Corp Checks	\$15/when allowed
Overdraft Share Transfer	\$3/each

ATM/Debit Cards

ATM/Debit card Replacement	\$10/occurrence
PIN Replacement	\$2/occurrence
Mis-Keyed ATM Deposit	\$10/occurrence
ATM Usage PHSFCU machine	No charge
Non-PHSFCU machine	Unlimited per month

VISA

Annual Fee - Classic	None
Annual Fee - Platinum	None
Annual Fee - New Beginnings	\$12
Minimum Finance Charge	\$0.50
Late Payment Fee	\$20
Exceeding Limit	\$20
VISA Card Replacement	\$10/occurrence
PIN Replacement	\$2/occurrence
Copy Sales Draft	\$10/each
Statement Copies	\$2/page

Other Transactions

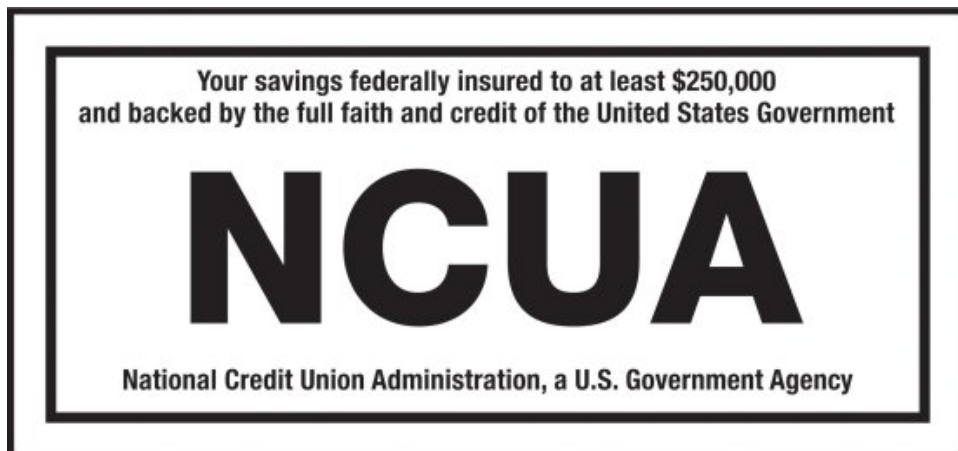
Domestic Wires	\$15/each
International Wires	Pass-through plus \$10.00
NWCCU CU to CU transfer	\$5/each
Western Union	Pass-through plus \$10.00
Traveler Cheques	No charge
Loose Coin Count	No charge
Money Orders	\$2.50 each
Corporate Checks	\$2.50 each
US Postal Address Change	\$2.00 each
Returned Mail	\$5.00 each

Other Fees

Account Assistance/Research	\$20/hour
Notary Service	No Charge

Loans

Late Fees	5% or \$5, whichever is greater
Reconveyance Fee	\$120
Forced Placed Insurance Processing Fee	\$50



The rates appearing in this Rate and Fee Schedule are accurate and effective for accounts as of the date indicated below. If you have any questions or require current rate information on your accounts, please call the Credit Union (503) 215-6090 or toll free at (888) 849-5189.

Fees and charges effective October 15, 2006