

Chaco's Philosophy On Fees - Chaco Credit Union, as a non-profit financial institution, is dedicated to providing financial services at the lowest possible costs to members. In general, the credit union only charges fees when they are necessary for the credit union to afford offering a particular service to members. In other limited cases, fees are charged to encourage members to use their credit union accounts properly. When these fees are charged, they are intended to discourage the misuse of credit union accounts. Under the Chaco Rewards program, many members can avoid certain fees due to their account relationship with Chaco. Please see the Chaco Rewards table below. Members having questions are encouraged to contact the credit union at (513) 785-3500.

All Member Fees

Account Research Fee** _____	\$10.00	Early Closing Fee (Platinum Plus) within first 6 months _____	\$100.00	Loan Payment Return Deposit _____	\$25.00
ACH NSF _____	\$30.00	Excessive Holiday Account Withdrawals _____	\$5.00	NSF Check (Per Check) _____	\$30.00
ACH Stop Payment _____	\$30.00	(After 4 per calendar year)		Photocopy of Check (Per Check) _____	\$2.00
Certified Check _____	\$2.00	Excessive Platinum Plus Acct Withdrawals (after 3 per month) _____	\$25.00	Pulse Transaction _____	\$0.75
ChacoCard NSF _____	\$30.00	Gift Cheques _____	\$2.50	Platinum Plus Minimum Balance _____	No Monthly Dividends Paid
ChacoCard Replacement _____	\$10.00	Home Banking Bill Payment _____	\$2.50	Plus Transaction _____	\$1.00
Challenger Checking Minimum Balance _____	\$6.00	IRS Levy Processing Fee _____	\$25.00	Re-Application Fee _____	\$35.00
Check Printing _____	VARIABLES	International Wire Transfers _____	\$25.00	Refinance Fee _____	VARIABLES
Classic Oak Minimum Balance _____	\$10.00	Late Loan Payment _____	5% of Payment	Returned Deposit Item (Per Item) _____	\$10.00
Dormant Account Fee _____	\$5.00	(Charged when payment is greater than 10 days late)		Stop Payment Order (Per check / series) _____	\$30.00
Early Closing Fee (Personal Reserve) within first 12 months _____	\$5.00	Lien Filing Fees _____	VARIABLES	Telephone Check Withdraw Fee _____	\$1.00
				Wire Transfers _____	\$14.00

Credit Card Fees

Late Payment _____	\$15.00	Card Replacement _____	\$10.00	Temporary Credit Limit Increase _____	\$10.00
Over Limit _____	\$15.00	Returned Payment _____	\$25.00	Special Order Card Fee _____	\$10.00

Safety Deposit Boxes (Annual Rental Fees)

3 x 5 _____	\$20.00 + sales tax	3 x 10 _____	\$30.00 + sales tax	5 x 10 _____	\$50.00 + sales tax
Drilling Of Box _____	\$95.00				

First Mortgage Loan Fees

Chaco originates first mortgage loan application in partnership with MYCU MORTGAGE. All fees charged in conjunction with first mortgage loans are set by MYCU MORTGAGE and vary according to the amount financed. For further information contact a Chaco mortgage representative by calling (513) 785-3500.

Home Equity Loan Fees

Chaco charges members for the actual costs incurred in the processing of a home equity loan. These can include, but are not limited to, title examination and mortgage preparation fees, lien filing fees, and appraisal fees. Home equity loan fees vary according to the location of property being used as collateral. Chaco may elect to waive all or a portion of these fees as a promotional effort. For further information contact a personal account representative by calling (513) 785-3500.

Chaco Rewards

Depending on a member's reward level, he/she may or may not be affected by certain fees. Please consult the table below.

✓ = No Fee ▶ = Bonus	Platinum *Monthly Average Loan/Deposit Balance Greater than \$25,000	Gold *Monthly Average Loan/Deposit Balance Between \$5,000 & \$24,999	Mortgage *Members with a first mortgage loan	Silver *Monthly Average Loan/Deposit Balance Between \$250 & \$4,999	Bronze *Monthly Average Loan/Deposit Balance Less than \$250	Club Members age 21 and under
Monthly Service Fee	✓	✓	✓	✓	\$5.00	✓
Checking Monthly Fee	✓	✓	✓	✓	✓	✓
ChacoCard Service Fee	✓	✓	✓	✓	✓	✓
Statement Copies	✓	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Check Printing	✓ 1 free box per year	Varies	Varies	Varies	Varies	Varies
Safe Deposit Boxes	▶ \$10 discount	Varies	Varies	Varies	Varies	Varies
Traveler's Checks	✓	✓	✓	\$.50/hundred	\$.50/hundred	\$.50/hundred
Cashier's Checks	✓	✓	✓	\$1.00	\$1.00	\$1.00
Money Orders				\$.50	\$.50	\$.50
Certificate Rate Bonus	▶ .25% rate bonus	n/a	n/a	n/a	n/a	n/a
Loan Rate Discount	▶ .25% rate discount	n/a	n/a	n/a	n/a	▶ 1 st time car buyer
Account Reconciliation**	✓	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50
Excessive Phone Transfers after 3 per month	✓	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Excessive Teller Check Withdrawals after 3 per month	✓	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00

*Loan balances do not include first mortgages. **Per hour.

Note: Not all services available in all areas of the country. All fees are subject to change. Changes made in favor of the member will not receive prior notice.