



SCHEDULE OF FEES AND CHARGES
Effective November 1, 2008

| SERVICE FEES | |
|--|----------------------------|
| New Membership | \$5.00 |
| New Membership If opened indirectly at auto dealership | \$25.00 |
| Account Research¹ | \$20.00 |
| Bad Address/Returned Mail | \$5.00 |
| Cashier's Check | \$4.00 |
| Check printing Fee | Varies per style & account |
| Compliance with Legal Orders | \$50.00 |
| Medallion Stamp Guarantee² | \$25.00 |
| Money Orders | \$3.00 |
| Non-member Check Cashing Fee | \$5.00 |
| Notary² | \$5.00 |
| Overdraft/Non-Sufficient Funds (NSF)³ | \$29.00 per incident |
| Overdraft Transfer Fee⁴ | \$5.00 |
| Regulation "D" Violation Fee | \$29.00 |
| Returned Item (deposit or payment) | \$15.00 |
| Stop Payment Fee⁵ | \$29.00 |
| Temporary Checks (8) (free at opening) | \$5.00 |
| Verification of Deposit | \$10 |
| Wire Transfers | |
| Domestic (per wire) | \$25.00 |
| International (per wire) | \$40.00 |
| Visa Gift Card | \$4.00 |

¹\$20 per hour/\$10 minimum

²Per Signature

³Applies to checks, Visa Debit card transactions, ATM withdrawals, ACH or other electronic transactions that are paid and create a negative balance or returned unpaid. At member's request we will refund one fee per year.

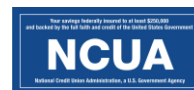
⁴Per occurrence. Transfer from share or loan account.

⁵Applies to checks and ACH or other electronic debits (includes Revoked ACH authorizations).

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| CHECKING ACCOUNT MONTHLY FEES | |
|---|-------------|
| Choice Checking (waived with direct deposit or minimum daily balance above \$500) | \$5.00 |
| Freedom Checking | FREE |
| Merit Checking | \$18.00 |
| Premium Checking (waived with minimum daily balance above \$2,000) | \$10.00 |
| Vantage Checking (waived with minimum daily balance above \$10,000) | \$15.00 |
| MONEY MARKET ACCOUNT MONTHLY FEES | |
| Market Daily (waived with minimum daily balance above \$2,500) | \$15.00 |
| SAVINGS ACCOUNTS | |
| Share Savings (waived with minimum daily balance above \$100) | \$3.00 |
| Share Savings (Youth 0-18) | N/A |
| Holiday Savings | |
| ATM & VISA DEBIT CARD TRANSACTIONS | |
| VCU & CO-OP Network ATM | FREE |
| Out of Network ATM¹ | |
| Premium & Vantage Accounts | FREE |
| Choice 4 | FREE then |
| All other share accounts | \$1.00 each |
| Point-of-Sale (POS) | FREE |
| ATM & VISA Debit Card Rush order replacement card | \$35.00 |

¹Surcharge by a third party may apply



This Schedule of Fees & Services, effective November 1, 2008 supersedes fees listed in our Truth & Savings Disclosure dated June 1, 2007.