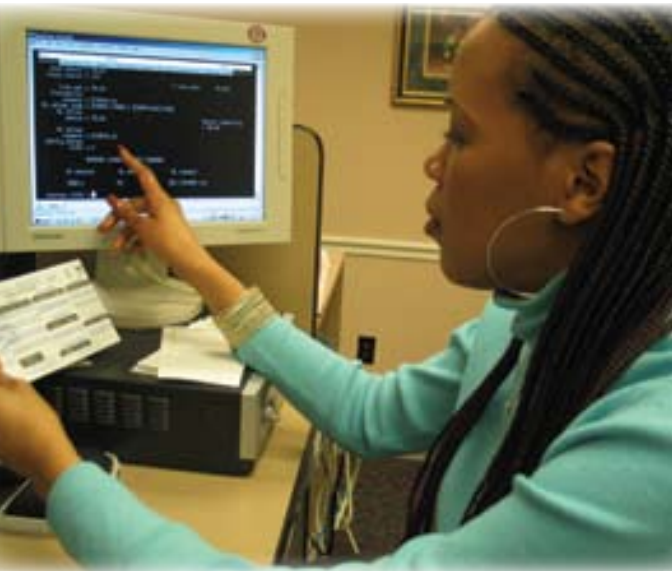


"Personal Service Comes Standard"



SCHEDULE OF FEES

Main Office

201 Lowell Street
Wilmington, MA 01887

Mt. Auburn Hospital

330 Mt. Auburn Street
Cambridge, MA 02138

(800) 553-3220

Phone: (978) 657-2223
Fax: (978) 658-7516

Phone: (617) 499-5036
Fax: (617) 492-6433



We do business in accordance with the Fair Housing Lending Law.
Your savings federally insured to at least \$250,000 and
backed by the full faith and credit of the US Government.

SCHEDULE OF FEES

This schedule of charges for all accounts sets forth certain fees and charges and **changes to these fees and charges** applicable to your Credit Union Accounts effective 2/1/09. This schedule is incorporated as part of your membership agreement with the credit union. You will be notified of changes to these charges.

Returned Items	\$20.00
Statement Copies	\$10.00
Account Reconciliation/Research Credit Union, Bank or Treasurer Checks	\$15.00 per hour \$5.00 per check
(after 1 free per day)	
Domestic Wire Transfers:	
- Incoming/Outgoing	\$15.00
International Wires:	
- Incoming	\$25.00
- Outgoing	\$30.00
Copy of a Check	\$5.00
Insufficient Funds*	\$30.00
(NSF, Courtesy Pay)	
Stop payments	\$15.00
Debit Card Replacement (after 2 nd occurrence)	\$5.00
Club Account early closure	\$5.00
ATM Withdrawals (after 5** in a month)	\$1.00 each
Dormant Accounts	\$5.00 per month***
Copy of Tax information	\$15.00
Bill Payer (Free with Direct Deposit)	No Charge for First 90 Days then \$5.00 per month
Abandon Property	\$25.00 per account
Loan Late Fee	\$20.00

Some foreign ATM Networks charge a surcharge for access to their machines. The amount of any such charges will be deducted automatically from your selected Account(s).

* This fee will be imposed for overdrafts created by Share Drafts, ACH, Point-of-Sale, ATM withdrawals or by other electric means.

** Only applies to transactions not completed at a Touchstone Machine

*** An account is considered to be dormant after 12 months with no ACTIVITY

Share Draft printing fees vary with size and style of order. You will not be notified of changes to Share Draft printing fees.