

Effective May 1, 2007

| Service Charges | |
|--|---------|
| Personal Chequing(CDN/USD) | |
| Statement | free |
| Cheque Images | free |
| In -Branch Withdrawals | \$0.50 |
| In - Branch Transfers | free |
| In -Branch Bill Payments | \$1.25 |
| Cheques | \$0.50 |
| PAP | \$0.50 |
| Unassisted Tel Transfer | free |
| Internet Transfer | free |
| Unassisted Telephone Bill Payment / ATM | \$0.75 |
| Direct Payment | \$0.50 |
| Hyper-wallet/bill payment | \$0.75 |
| Own CU ATM | free |
| CU ATM | \$1.00 |
| Interac ATM | \$1.50 |
| US ATM | \$2.50 |
| International ATM | \$2.50 |
| Maximizer Chequing | |
| Package | |
| | \$12.00 |
| Includes 40 transactions per month for one low monthly fee | 50 free |
| Statement | free |
| Cheque Images | free |
| In -Branch Withdrawals | * 0.50 |
| In - Branch Transfers | free |
| In -Branch Bill Payments | * 1.25 |
| Cheques | * 0.50 |
| PAP | * 0.50 |
| Unassisted Tel Transfer | free |
| Internet Transfer | free |
| Unassisted Telephone Bill Payment / ATM | * 0.75 |
| Direct Payment | * 0.50 |
| Hyper-wallet / bill payment | *0.75 |
| Own CU ATM | free |
| CU ATM | *1.00 |
| Interac ATM | \$1.50 |
| US ATM | \$2.50 |
| International ATM | \$2.50 |
| * indicates service charge to be charged once | |
| 50 free transactions have been used. | |

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| Golden 55 | |
| Chequing Package | |
| Includes 40 transactions per month for one low monthly fee | 55 free |
| Statement | free |
| Cheque Images | free |
| In -Branch Withdrawals | * 0.50 |
| In - Branch Transfers | free |
| In -Branch Bill Payments | * 1.25 |
| Cheques | * 0.50 |
| PAP | * 0.50 |
| Unassisted Tel Transfer | free |
| Internet Transfer | free |
| Unassisted Telephone Bill Payment / ATM | * 0.75 |
| Direct Payment | * 0.50 |
| Hyper-wallet / bill payment | *0.75 |
| Own CU ATM | free |
| CU ATM | *\$1.00 |
| Interac ATM | \$1.50 |
| US ATM | \$2.50 |
| International ATM | \$2.50 |
| * indicates service charge to be charged once | |
| 55 free transactions have been used. | |
| | |
| Business | |
| Chequing(CDN/USD) | |
| Administration Fee | \$5.00 |
| Statement | free |
| Cheque Images | free |
| In -Branch Withdrawals | \$0.75 |
| In - Branch Transfers | free |
| In -Branch Bill Payments | \$1.50 |
| Cheques | \$0.75 |
| PAP | \$0.75 |
| Unassisted Tel Transfer | free |
| Internet Transfer | free |
| Unassisted Telephone Bill Payment / ATM | \$1.00 |
| Direct Payment | \$0.75 |
| Hyper-wallet / bill payment | \$1.00 |
| Own CU ATM | free |
| CU ATM | \$1.00 |
| Interac ATM | \$1.50 |
| US ATM | \$2.50 |
| International ATM | \$2.50 |

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| Strictly Business Chequing | |
| Package Account * | \$25.00 |
| Includes 40 transactions per month for one low monthly fee | 50 free |
| Statement | free |
| Cheque Images | free |
| In -Branch Withdrawals | *.75 |
| In - Branch Transfers | free |
| In -Branch Bill Payments | *1.50 |
| Cheques | *.75 |
| PAP | *.75 |
| Unassisted Tel Transfer | free |
| Internet Transfer | free |
| Unassisted Telephone Bill Payment | *1.00 |
| Direct Payment | *.75 |
| Hyper-wallet / bill payment | *1.00 |
| Own CU ATM | free |
| CU ATM | *1.00 |
| Interac ATM | \$1.50 |
| US ATM | \$2.50 |
| International ATM | \$2.50 |
| * indicates service charge to be charged once | |
| 50 free transactions have been used. | |
| | |
| Business | |
| Plan 24 and Special Savings | |
| Statement | N/A |
| Cheque Images | N/A |
| In -Branch Withdrawals | \$0.75 |
| In - Branch Transfers | free |
| In -Branch Bill Payments | \$1.50 |
| Cheques | N/A |
| PAP | \$0.75 |
| Unassisted Tel Transfer | free |
| Internet Transfer | free |
| Unassisted Telephone Bill Payment | \$1.00 |
| Direct Payment | \$0.75 |
| Hyper-wallet / bill payment | \$1.00 |
| Own CU ATM | free |
| CU ATM | \$1.00 |
| Interac ATM | \$1.50 |
| US ATM | \$2.50 |
| International ATM | \$2.50 |
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| Regular Savings Accounts | |
| Plan 24 and Special Savings | |
| Statement | N/A |
| Cheque Images | N/A |
| In -Branch Withdrawals | \$0.50 |
| In - Branch Transfers | free |
| In -Branch Bill Payments | \$1.25 |
| Cheques | N/A |
| PAP | \$0.50 |
| Unassisted Tel Transfer | free |
| Internet Transfer | free |
| Unassisted Telephone Bill Payment | \$0.75 |
| Direct Payment | \$0.50 |
| Hyper - wallet / bill payment | \$0.75 |
| Own CU ATM | free |
| CU ATM | \$1.00 |
| Interac ATM | \$1.50 |
| US ATM | \$2.50 |
| International ATM | \$2.50 |
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| Golden 55 Savings Accounts | |
| Plan 24 and Special Savings | |
| Statement | N/A |
| Cheque Images | N/A |
| In -Branch Withdrawals | *\$0.50 |
| In - Branch Transfers | free |
| In -Branch Bill Payments | *\$1.25 |
| Cheques | N/A |
| PAP | *\$0.50 |
| Unassisted Tel Transfer | free |
| Internet Transfer | free |
| Unassisted Telephone Bill Payment | *\$0.75 |
| Direct Payment | *\$0.50 |
| Hyper - wallet / bill payment | *\$0.75 |
| Own CU ATM | free |
| CU ATM | *\$1.00 |
| Interac ATM | \$1.50 |
| US ATM | \$2.50 |
| International ATM | \$2.50 |
| * indicates service charge to be charged once | |
| 55 free transactions have been used. | |
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|--|--------|
| Community Service Account | |
| Statement | free |
| Cheque Images | free |
| In -Branch Withdrawals | free |
| In - Branch Transfers | free |
| In -Branch Bill Payments | \$1.50 |
| Cheques | free |
| PAP | free |
| Unassisted Tel Transfer | free |
| Internet Transfer | free |
| Unassisted Telephone Bill Payment | \$1.00 |
| Direct Payment | \$0.75 |
| Hyper-wallet / bill payment | \$1.00 |
| Own CU ATM | free |
| CU ATM | \$1.00 |
| Interac ATM | \$1.50 |
| US ATM | \$2.50 |
| International ATM | \$2.50 |
| Kudo's Account (Junior Acc 0 - 24 years old) | |
| Use of Osoyoos Credit Union's ATMs | free |
| Interac/Point of Sale transactions | free |
| Daily interest on account paid monthly. | free |
| Cheque writting. (member pays for cheque orders) | free |
| Monthly statement. (cheques not returned) | free |
| 10 free withdrawals from any Canadian non-credit union's ATM per month | |
| Memberlink and Internet bill payments | free |
| Memberlink and Internet transfers of funds | free |
| Student Master Card (subject to approved credit) | free |
| Kudo's Account (Junior Acc 0 - 24 years old) | |
| Plan 24 and Special Savings | |
| Use of Osoyoos Credit Union's ATMs | free |
| Interac/Point of Sale transactions | free |
| Daily interest on account paid monthly. | free |
| Cheque writting. (member pays for cheque orders) | free |
| Monthly statement. (cheques not returned) | free |
| 10 free withdrawals from any Canadian non-credit union's ATM per month | |
| Memberlink and Internet bill payments | free |
| Memberlink and Internet transfers of funds | free |
| Student Master Card (subject to approved credit) | free |

| COMMON SERVICE CHARGES | |
|--|---------------------------------------|
| Merchant Master Card | |
| POS machine rental | 39.00 plus taxes |
| POS TRANSACTION FEES | |
| | Personal |
| Master card payment Card (Global) | \$0.50 |
| Membercard Debt card | \$0.50 |
| STOP PAYMENTS | |
| Stop payment full details (In office) | \$10.00 |
| Stop payment parcial details (online) | \$10.00 |
| TELEPHONE TRANSFERS (MTS) | |
| To Credit Unions | \$9.00 |
| To a Bank | \$15.00 |
| Foreign | \$30.00 |
| OVERDRAFT CHARGES | |
| NFS Fee per item | \$25.00 |
| Overdraft charge per item | \$5.00 |
| BILL PAYMENTS | |
| | Personal |
| Memberlink | \$0.75 |
| Teller bill payment - in branch | \$1.25 |
| ATM bill payment | \$0.75 |
| Non-Member bill payment - in branch | \$3.00 cash only |
| Hyper - wallet | \$0.75 |
| BALANCE OF ACCOUNT (BOA) | |
| BOA to another Financial Institution | \$26.00 |
| BOA to another Credit Union | \$16.00 includes Official cheque fee |
| CLEARING ITEMS | |
| Cheque drawn in US Funds on Canadian account | \$7.00 |
| Cheque sent on collection | \$15.00 |
| Cheque received for collection/requirements to pay | \$21.00 including Official cheque fee |
| Charge Backs | \$5.00 |
| Travelers cheques - one signature | 1% |
| Travelers cheques - two signature | 1% |
| Money Orders | \$4.00 |
| Official Cheques Canadian | \$6.00 |
| Official Cheques US | \$6.00 |
| Unqualified Cheques/items | \$5.00 |

| NIGHT DEPOSIT SERVICES | |
|--|--------------------------------------|
| Annual Service Charge | \$27.00 plus tax includes canvas bag |
| Canvas Bags | |
| Plastic Bags - individual | \$0.50 |
| Plastic Bags - by the box | \$250.00 |
| ATM CHARGES | |
| Own CU ATM | free |
| CU ATM | \$1.00 |
| Interac ATM | \$1.50 |
| Us ATM | \$2.50 |
| International ATM | \$2.50 |
| Cost to replace damaged or lost ATM card | \$5.00 |
| SAFETY DEPOSIT BOXES/PER YEAR | |
| 1.5 X 5 | \$35.00 Plus tax |
| 2.5 X 5 | \$45.00 plus tax |
| 2.5 X 10 | \$65.00 plus tax |
| 5.5 X 5 | \$65.00 plus tax |
| Key replacement cost | \$15.00 |
| Box drilling cost | \$150.00 |
| Note: Senior Members have a \$5.00 discount | |
| RRSP | |
| Transfer out another Credit Union | \$25.00 |
| Transfer out to another Financial Institution | \$40.00 |
| Transferred out in less than 90 days | \$50.00 |
| Transferred to Wealth Management OCU | N/A |

| MISCELLANEOUS SERVICE CHARGES | |
|--|----------------------------|
| | Change to 90 days |
| Account Closed before 180 days | \$15.00 |
| Cheque Printing | cost |
| Faxes must be related to Credit Union Business | free |
| <i>Options available</i> | N/A |
| <i>Imperial Books and</i> | N/A |
| <i>the UPS Store</i> | N/A |
| Foreign currency sent on collection | \$15.00 |
| Funds held - member | \$5.00 |
| Funds held - non-member | \$10.00 |
| In house PAT setup fee | free |
| Inactive annual account fee | \$35.00 |
| Photocopies, must be Credit Union business related | free |
| Reference Letters | |
| Account Balances | \$25.00 |
| Bank Verification | \$25.00 |
| Manual Telephone transfer request - per item | \$4.00 |
| Manual Telephone transfer to cover overdraft | \$4.00 |
| Cover draft | free |
| Item Search | \$2.00 per item + cost |
| Records Search | \$25.00 per/hr min \$25.00 |
| Post dated Item Held for Deposit - per item | \$2.00 |
| In Branch Statement Fee | \$1.00 |
| | |
| MISCELLANEOUS MORTGAGE FEES | |
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| Appraisals | cost |
| Certificate of Title | \$100.00 |
| Discharge | \$75.00 Plus disbursements |
| Inspection | cost |
| Land Title Office Searches | \$20.00 |
| Letter of Int. Pd. | \$10.00 |
| Mortgage renewal fee | \$75.00 |
| Mortgage Transfer out fee | \$75.00 Plus disbursements |
| Subsequent Loans under a Credit Master Mortgage | \$50.00 |
| Telephone Charges In Province | \$3.00 |
| Out of Province | \$5.00 |
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| MISCELLANEOUS LENDING FEES | |
|--|--|
| Delinquent Notice | \$5.00 manual processing \$10.00 letter |
| Letters of Credit Fee | 1% min \$25.00 per year |
| Loan extension / alteration / substitution of securities | \$15.00 plus disbursements |
| PAP set up/maintenance (CAFT) | \$10.00 |
| PPSA - lien search | \$15.00 |
| PPSA-Registration / renewals (per year) | \$10.00 |
| Small Loan application fee | 1% min \$25.00 |
| Commercial Account Annual Review Fee | \$50.00 |
| Line of Credit Stand by Fee (>\$100,000.) | ????? |
| Assignment of sale proceeds / demand loan | 1/2 of 1% min \$250. |
| NON-MEMBER Service Charges | |
| Telephone transfers in Canada | \$15.00 |
| Telephone Transfers sent to Banks in Canada | \$20.00 |
| Telephone Transfers to the US or Europe | \$40.00 |
| Official Cheques | \$10.00 |
| Official Cheques in US dollars | \$10.00 |
| Money Orders | \$8.00 |
| US Cash | Buy 2% below - Sell 2% above. |