

ORGANIZATION/NON-PROFIT BUSINESS CHECKING ACCOUNT FEE SCHEDULE

	Free Organization/ Non-Profit Account <i>Non-Interest Bearing</i>	Organization/Non-Profit <i>Earns Dividends</i>
Dividend As Earnings Credit	Non-Interest Bearing	0.35% APR *
Minimum Monthly Maintenance Fee	No Fee	\$2.00
Maximum Monthly Maintenance Fee	No Fee	\$100.00
Monthly Transaction Fees for Checks Cleared	No Fee	250 checks cleared for free, 20¢ each additional
Monthly Transaction Fees for Checks Deposited	No Fee	750 checks deposited for free, 20¢ each additional
ACH Debit/Credit Items	No Fee	No Fee
Debit MasterCard Transactions	No Fee	No Fee
ATM Transactions at Erie FCU owned ATMs	Unlimited – No Fee	Unlimited – No Fee
Other Checking Account Fees (See Fee Schedule)	www.eriefcu.org/fees	www.eriefcu.org/fees
Check Orders	Prices vary by style	Prices vary by style
Starter Checks	12 Free	12 Free
Courtesy Pay Limits	\$1,000	\$1,000
EZ Bill Pay/EZ Money Manager/EZ Phone/EZ e-Statements	No Fee	No Fee
View/Print Online images of cancelled checks up to 180 days	No Fee	No Fee
Monthly Analysis Statement	No Fee	No Fee
Other Business Services	Available through Newtek	Available through Newtek

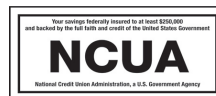
Office Locations:

Main Office
1109 East 38th Street
Erie, PA 16504
Bayfront Office
1005 Greengarden Rd
Erie, PA 16501
State Street Office
518 State Street
Erie, PA 16501

Zuck Road Office
5500 Zuck Road
Erie, PA 16506
Buffalo Road Office
2436 Buffalo Road
Erie, PA 16510

Business Lending Specialists:

Denise Kaczmarek
Main Office - Ext. 1122
dkaczmarek@eriefcu.org
Carol Laemmerhirt
Bayfront Office - Ext. 1330
claemmerhirt@eriefcu.org



BUSINESS CHECKING ACCOUNT FEE SCHEDULE

	Free Business Checking <i>Non-Interest Bearing</i>	Business Checking <i>Earns Dividends</i>
Dividend As Earnings Credit	Non-Interest Bearing	Balance up to \$4,999.99 - 0.35% APR* \$5,000.00 - \$24,999.99 - 0.80% APR* \$25,000.00 - \$99,999.99 - 1.10% APR* \$100,000.00 and greater - 2.00% APR*
Minimum Monthly Maintenance Fee	No Fee	\$5.00
Maximum Monthly Maintenance Fee	\$250.00	\$250.00
Monthly Transaction Fees for Checks Cleared	150 checks cleared for free, 20¢ each additional	150 checks cleared for free, 20¢ each additional
Monthly Transaction Fees for Checks Deposited	150 checks deposited for free, 20¢ each additional	150 checks deposited for free, 20¢ each additional
ACH Debit/Credit Items	No Fee	No Fee
Debit MasterCard Transactions	No Fee	No Fee
ATM Transactions at Erie FCU owned ATMs	Unlimited - No Fee	Unlimited - No Fee
Other Checking Account Fees (See Fee Schedule)	www.riefcu.org/fees	www.riefcu.org/fees
Check Orders	Prices vary by style	Prices vary by style
Starter Checks	12 Free	12 Free
Courtesy Pay Limits	\$1,000	\$1,000
EZ Bill Pay/EZ Money Manager/EZ Phone/EZ e-Statements	No Fee	No Fee
View/Print Online images of cancelled checks up to 180 days	No Fee	No Fee
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Dividend As Earnings Credit	Non-Interest Bearing	0.35% APY *	Non-Interest Bearing	Balance up to \$4,999.99 - 0.35% APR* \$5,000.00 - \$24,999.99 - 0.80% APR* \$25,000.00 - \$99,999.99 - 1.10% APR* \$100,000.00 and greater - 2.00% APR*
Minimum Monthly Maintenance Fee	No Fee	\$2.00	No Fee	\$5.00
Maximum Monthly Maintenance Fee	No Fee	\$100.00	\$250.00	\$250.00
Monthly Transaction Fees for Checks Cleared	No Fee	250 checks cleared for free, 20¢ each additional	150 checks cleared for free, 20¢ each additional	150 checks cleared for free, 20¢ each additional
Monthly Transaction Fees for Checks Deposited	No Fee	750 checks deposited for free, 20¢ each additional	150 checks deposited for free, 20¢ each additional	150 checks deposited for free, 20¢ each additional
ACH Debit/Credit Items	No Fee	No Fee	No Fee	No Fee
Debit MasterCard Transactions	No Fee	No Fee	No Fee	No Fee
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*Annual Percentage Rate and Fees effective 11/1/2008 and are subject to change. Please visit www.eriefcu.org for all current rates and fees.