

Main Branch
37 Avenue B
New York, NY 10009
Tel: 212 529-8197
Fax: 212 529-8368

Harlem Branch
2052 Adam Clayton Powell Jr. Blvd
New York, NY 10027
Tel: 212 222-0328
Fax: 212 222-1035

Infoline (Automated Teller)
212 529-4100

www.lespeoples.org

Business Hours

Main Branch

| | |
|-----------|-----------------|
| Monday | 9:00am - 4:00pm |
| Tuesday | 9:00am - 4:00pm |
| Wednesday | 9:00am - 4:00pm |
| Thursday | 9:00am - 7:00pm |
| Friday | 9:00am - 4:00pm |
| Saturday | 10:00am-1:00pm |

Harlem Branch

| | |
|---------|-----------------|
| Monday | 9:00am - 4:00pm |
| Tuesday | 9:00am - 4:00pm |
| Friday | 9:00am - 4:00pm |



TRUTH-IN-SAVINGS FEE SCHEDULE

Effective 03/2009

Your savings federally insured to \$250,000



National Credit Union Administration, a U.S.
Government Agency

Effective Date 03/2009

Minimum Deposits

| | |
|-----------------------------------|---------|
| Share Savings..... | \$25.00 |
| Youth Savings (under age 18)..... | \$1.00 |
| Share Draft Account Personal..... | \$25.00 |
| (Business and Non-Profit)..... | \$50.00 |

Share Account Fees

| | |
|---|--------------|
| Open Account..... | \$5.00 |
| Close Account (if account open for less than 6 months)..... | \$15.00 |
| Annual Membership / Account Maintenance...5.00/year | |
| Monthly Account Maintenance..... | \$3.00/month |

Applies only if minimum balance in combined accounts is less than \$75.00
Does NOT apply if you: are younger than 18, are 65 or older

Share Draft Account Fees**Monthly Share Draft Fees****Free Personal Share Draft**

- No Monthly Maintenance Fee
- No minimum balance requirements
- Unlimited check transactions

Non-Profit Organization Share Draft

- No Monthly Maintenance Fee
- No minimum balance requirements
- Unlimited check transactions

Business Share Draft

- No Monthly Maintenance Fee
- No minimum balance requirements
- Unlimited check transactions

Canceled Checks Online.....\$0.00

Money Market Share Draft

Minimum balance requirement to open.....\$25.00

6 withdrawals per month minimum \$200 per withdrawal

Monthly Fee is based on the Average Daily Balance in
Money Market share draft account ONLY

Below \$1000.00\$10.00

Withdrawal in excess of six during the month..\$5.00 each

The month begins on the first calendar day of the period and ends on the last
calendar day of the period.

Account closure within the first 6 months.....\$15.00

Other Share Draft Fees

Certified Check.....\$10.00 each

CU Transfer from Savings.....\$10.00 each

To cover non-sufficient funds (NSF) in share draft account

Paid Check Photocopy

For checks within the past 23 months.....\$3.00 each

For checks more than 23 months ago.....\$6.00 each

Returned Item.....\$30.00 each

Stop Payment.....\$30.00 ea/ If Corporate Checks \$50 ea

Loan Fees***Application Fees****Consumer Loans**

| | |
|--|--------|
| Personal..... | \$0.00 |
| Car..... | \$0.00 |
| Overdraft Protection..... | \$0.00 |
| Lines of Credit..... | \$0.00 |
| PEOPLES Card The Visa Card for our Community... \$0.00 | |
| Emergency Cash Loan..... 10% of the loan/maximum of \$25 | |

Micro-enterprise / Business Loans

| | |
|-----------------------|---------|
| Micro-enterprise..... | \$25.00 |
| Business..... | \$50.00 |

Real Estate Loans: Co-op / Condo / Mortgage

Please contact our Loan Department regarding fees for these loans

Late Payment Fees

Personal, Car, Overdraft Protection, Lines of Credit,
Micro-enterprise and Business Loans.....\$30.00

If payment not received within 5 days of due date

PEOPLES Card The Visa Card for our Community..\$30.00

If payment not received within 5 days of due date

Real Estate Loans2% of payment amount

If payment not received within 15 days of due date

*Other fees may apply to some of our loan products.

Please contact our Loan Department regarding these other loan fees

Other Service Fees

Account Activity Printout.....\$5.00 each

Account Letter.....\$5.00 each

Automatic Share to Loan Transfer (for loan payments) \$5.00 each

If non-sufficient funds (NSF) in designated share account

Bill Payment (for Pay-O-Matic participating vendors).\$1.35 each

Consular Letter.....\$5.00 each

Deposited Item Photocopy

For deposits within the past 23 months\$5.00 each

For deposits more than 23 months ago.....\$10.00 each

Dormant Account.....\$25.00/month

Applies only after account has been inactive for 2 years

Money Order.....\$1.50 each

Stop Payment.....\$30.00 each

Photocopy.....\$3.00 each

For money orders within the past 23 months....\$3.00 each

For money orders more than 23 months ago....\$6.00 each

Reconciliation /Research of Account.....\$15.00/hour

No charge if Credit Union error

Replace Lost CU Identification Card.....\$1.00 each

Returned Deposit.....\$30.00 each

Returned Mail / Address Search.....\$5.00 each

Statement Copy (first 3 statements)....\$5.00/statement

After first 3 statements, then.....\$3.00/statement

Teller Check (to a third party).....\$10.00 each

Stop Payment.....\$30.00 each

Photocopy

For checks within the past 23 months.....\$3.00 each

For checks more than 23 months ago.....\$6.00 each

Wire Transfer - Financial Institution to Financial Institution

Domestic Incoming.....\$10.00/wire

Domestic Outgoing.....\$20.00/wire

International Incoming (US\$).....\$20.00/wire

International Outgoing (US\$).....\$35.00/wire

EFT Fees

LESPFCU's ATMs.....Free, Unlimited

ATM Transaction (withdrawals, transfers, POS)..\$1.00 each

(withdrawals & transfers only if ATM is not owned by LESPFCU

(first 3 per month free) and ATM Card POS terminals)

ATM Balance Inquiry.....\$1.00 each

(first 6 free per month)

Debit Card point of sale (purchases).....\$0.00

ATM / Debit Card Replacement.....\$10.00

ATM / Debit Card PIN Reissue.....\$1.00 each

ATMs outside the US, including Puerto Rico.\$2.50 each

Returned ACH Item.....\$30.00 each

Share Value

Par value of one share.....\$25.00

You must have \$75.00 in your share account the day of the

annual meeting in order to be a voting member of

LESPFCU.