

Sample CU*BASE Pricing Overview (2005 - 2009) *

Prepared for: ABC Credit Union

| Monthly Fee | 2005 | | | 2006 | | | 2007 | | | 2008 | | | 2009 | | |
|---------------------------------------|---------|----------|----------|----------|----------|-----------|---------|----------|-----------|---------|----------|-----------|---------|----------|-----------|
| | Volume | Price | Extended | Volume | Price | Extended | Volume | Price | Extended | Volume | Price | Extended | Volume | Price | Extended |
| Active Member Proc | 22,025 | 0.000 | 0.00 | 21,703 | 0.490 | 10,634.47 | 21,626 | 0.510 | 11,029.26 | 21,706 | 0.520 | 11,287.12 | 26,728 | 0.520 | 13,898.56 |
| Closed Members | 579 | 0.230 | 133.17 | 816 | 0.230 | 187.68 | 481 | 0.230 | 110.63 | 441 | 0.230 | 101.43 | 696 | 0.240 | 167.04 |
| Disaster Recovery | 22,025 | 0.015 | 330.38 | 21,703 | 0.0175 | 379.80 | 21,626 | 0.0175 | 378.46 | 21,706 | 0.0175 | 379.86 | 26,728 | 0.0175 | 467.74 |
| Checking Trans | 125,227 | 0.015 | 1,878.41 | 123,064 | 0.015 | 1,845.96 | 119,054 | 0.015 | 1,785.81 | 112,652 | 0.015 | 1,689.78 | 118,366 | 0.020 | 2,367.32 |
| PIN Based Trans | 20,000 | 0.100 | 2,000.00 | 20,000 | 0.100 | 2,000.00 | 35,471 | 0.075 | 2,660.33 | 41,506 | 0.075 | 3,112.95 | 53,480 | 0.065 | 3,476.20 |
| PIN Based Trans - over 20,000 | 9,569 | 0.075 | 717.68 | 11,106 | 0.075 | 832.95 | | | | | | | | | |
| Signature Based Trans | 14,481 | 0.100 | 1,448.10 | 18,148 | 0.100 | 1,814.80 | 23,025 | 0.075 | 1,726.88 | 27,517 | 0.075 | 2,063.78 | 36,311 | 0.065 | 2,360.22 |
| Credit Card Trans | 17,191 | 0.100 | 1,719.10 | 17,280 | 0.100 | 1,728.00 | 20,016 | 0.100 | 2,001.60 | 22,039 | 0.100 | 2,203.90 | 24,653 | 0.100 | 2,465.30 |
| On-line Credit Bureau Reports | 353 | 0.750 | 264.75 | 379 | 0.750 | 284.25 | 420 | 0.750 | 315.00 | 472 | 0.750 | 354.00 | 747 | 0.750 | 560.25 |
| Data Line Charges | 1 | 688.00 | 688.00 | 1 | 688.00 | 688.00 | 1 | 688.00 | 688.00 | 1 | 688.00 | 688.00 | 1 | 688.00 | 688.00 |
| Data Line Credit | 1 | -275.00 | -275.00 | 1 | -275.00 | -275.00 | 1 | -275.00 | -275.00 | 1 | -275.00 | -275.00 | 1 | -275.00 | -275.00 |
| Data Line Credit - Tiger Branch | 1 | -25.00 | -25.00 | 1 | -25.00 | -25.00 | 1 | -25.00 | -25.00 | 1 | -25.00 | -25.00 | 1 | -25.00 | -25.00 |
| CU*Talk Audio Response Fee | 1 | 275.00 | 275.00 | 1 | 275.00 | 275.00 | 1 | 275.00 | 275.00 | | e-comm. | | | e-comm. | |
| Audio Response Watts Line Chg | 20,426 | 0.0249 | 508.61 | 14,660 | 0.0236 | 345.98 | 14,031 | 0.0227 | 318.50 | 15,535 | 0.0250 | 388.38 | 15,311 | 0.0250 | 382.78 |
| Internet Home Banking | 85,872 | 0.0300 | 2,576.16 | 104,917 | 0.015 | 1,573.76 | 125,146 | 0.0125 | 1,564.33 | | | e-comm. | | | e-comm. |
| eCommerce Fee | | | | | | | | | | 1 | 2400.00 | 2,400.00 | 1 | 2300.00 | 2,300.00 |
| Daily PBF File Transmission | 3 | 250.00 | 0.00 | 3 | 250.00 | 0.00 | 3 | 250.00 | 0.00 | 3 | 250.00 | 0.00 | 3 | 250.00 | 0.00 |
| CU*EasyPay Enroll (min. vol. requ.) | | 3.00 | 0.00 | 24 | 3.00 | 72.00 | n/c | | | n/c | | | n/c | | |
| CU*EasyPay Active Users | | 4.95 | 0.00 | 152 | 4.95 | 752.40 | 154 | 2.65 | 408.10 | 284 | 2.65 | 752.60 | 427 | 2.65 | 1,131.55 |
| CU*EasyPay Inactive Users | | 4.95 | 0.00 | included | 4.95 | | 104 | 1.50 | 156.00 | 151 | 1.50 | 226.50 | 235 | 1.50 | 352.50 |
| CU*EasyPay Trans Fee | | 0.36 | 0.00 | 49 | 0.36 | 17.64 | 997 | 0.40 | 398.80 | 2,029 | 0.40 | 811.60 | 3,019 | 0.40 | 1,207.60 |
| Trans Union | 1 | 20.00 | 20.00 | | 20.00 | 0.00 | | 20.00 | 0.00 | | 20.00 | 0.00 | | 20.00 | 0.00 |
| Equifax Reporting Tape | 1 | 20.00 | 20.00 | | 20.00 | 0.00 | | 20.00 | 0.00 | | 20.00 | 0.00 | | 20.00 | 0.00 |
| Reports to 2 Credit Bureaus | | | | 1 | 35.00 | 35.00 | | | | | | | | | |
| Reports to 3 or More Credit Bureaus | | | | | | | 1 | 45.00 | 45.00 | 1 | 45.00 | 45.00 | 1 | 45.00 | 45.00 |
| ACH Processing | 1 | 50.00 | 50.00 | 1 | 50.00 | 50.00 | 1 | 50.00 | 50.00 | 1 | 50.00 | 50.00 | 1 | 50.00 | 50.00 |
| ACH Return & Change Items | 384 | 1.00 | 384.00 | 327 | 1.00 | 327.00 | 511 | 1.00 | 511.00 | 416 | 1.00 | 416.00 | 557 | 0.80 | 445.60 |
| Monthly Pages to CD-Rom | 2,271 | 0.01 | 22.71 | 3,001 | 0.01 | 30.01 | 3,105 | 0.01 | 31.05 | 3,785 | 0.01 | 37.85 | 3,439 | 0.01 | 34.39 |
| Daily Pages to CD-Rom | 41,634 | 0.01 | 416.34 | 46,915 | 0.01 | 469.15 | 56,532 | 0.01 | 565.32 | 63,154 | 0.01 | 631.54 | 76,738 | 0.01 | 767.38 |
| Daily CD | 2 | 20.00 | 40.00 | 2 | 20.00 | 40.00 | 2 | 20.00 | 40.00 | 2 | 20.00 | 40.00 | 2 | 10.00 | 20.00 |
| Credit Card Pages to CD-Rom | | 0.01 | 0.00 | 3,566 | 0.01 | 35.66 | 3,593 | 0.01 | 35.93 | 3,919 | 0.01 | 39.19 | 4,694 | 0.01 | 46.94 |
| Credit Card CD | | 20.00 | 0.00 | 2 | 20.00 | 40.00 | 2 | 20.00 | 40.00 | 2 | 20.00 | 40.00 | 2 | 10.00 | 20.00 |
| Maintenance - Network | 1 | 150.00 | 150.00 | 1 | 150.00 | 150.00 | 1 | 150.00 | 150.00 | 1 | 150.00 | 150.00 | 1 | 150.00 | 150.00 |
| OFAC Monthly Software Fee | 1 | 10.00 | 10.00 | 1 | 10.00 | 10.00 | 1 | 10.00 | 10.00 | 1 | 10.00 | 10.00 | 1 | 10.00 | 10.00 |
| Credit Life & Disability | 1 | 30.00 | 30.00 | 1 | 30.00 | 30.00 | 1 | 30.00 | 30.00 | 1 | 30.00 | 30.00 | 1 | 30.00 | 30.00 |
| Statement Pages to CD-Rom | 31,299 | 0.01 | 312.99 | 74,961 | 0.01 | 749.61 | 76,353 | 0.01 | 763.53 | | 0.01 | 0.00 | 93,463 | 0.01 | 934.63 |
| Statement CD | 2 | 20.00 | 40.00 | 2 | 20.00 | 40.00 | 2 | 20.00 | 40.00 | | 20.00 | 0.00 | 2 | 10.00 | 20.00 |
| Remote Access System Fee | 1 | 60.00 | 60.00 | 1 | 60.00 | 60.00 | 1 | 60.00 | 60.00 | | 60.00 | 0.00 | | 60.00 | 0.00 |
| FIDM - Delinq. Child Support (qtrly.) | | | | 1 | 125.00 | 125.00 | | 125.00 | 0.00 | | 125.00 | | | 125.00 | |
| CU*Base Monthly Credit | 1 | -300.000 | -300.00 | 1 | -300.000 | -300.00 | 1 | -300.000 | -300.00 | 1 | -300.000 | -300.00 | 1 | -300.000 | -300.00 |

| Pricing Highlights | 2005 | 2006 | 2007 | 2008 | 2009 |
|--|------|--|--|--|---|
| 1. Initial conversion completed; applicable credits applied. | | 1. DR increased by \$.0025 per member. | 1. Normal COLA increase by \$.02 2. PIN/ Signature based transactions dropped by \$.025 for first 20K each. | 1. COLA capped at \$.01 increase. 2. IVR WATTS set at flat fee of \$.025 3. Fixed e-commerce pricing introduced. (unlimited O/L Banking; IVR usage; e-statements) 4. ASP imaging installed for e-receipts; photo ID capture. 5. XYZ CU merger completed; virtually no fees (extended existing CU loan). 6. Mortgage Servicing implemented. 7. Prime Alliance implemented. 8. Retailer Direct (Indirect) implemented. 9. Decision Modeling implemented. | 1. COLA waived for 2009 (again in 2010?). 2. Closed Acct. fee increased by \$.01 3. Signature / PIN based transaction fee dropped by \$.01 per transaction 4. e-commerce fee dropped by \$100 per month. 5. Bill Pay fees dropping by 15% - 17% 6. C/P Return fees dropping by 30%-50%. 7. ACH return fees dropped by \$0.20 per return. 8. Report/ statement CD-ROM fees dropped by \$10.00 per CD. 9. New branch brought online. 10. Managed Firewall services expanded. |

| Statement Processing | Volume | Price | Extended | Volume | Price | Extended | Volume | Price | Extended | Volume | Price | Extended | Volume | Price | Extended |
|---------------------------|--------|---------|----------|--------|---------|----------|--------|---------|----------|--------|---------|----------|--------|---------|----------|
| Bursting Fees | 23,126 | 3.05 | 70.53 | 18,674 | 3.05 | 56.96 | 22,694 | 3.05 | 69.22 | 22,509 | 6.10 | 137.30 | 25,194 | 6.10 | 153.68 |
| Folding Fees | 23,126 | 6.10 | 141.07 | 18,674 | 6.10 | 113.91 | 22,694 | 6.10 | 138.43 | 22,509 | 6.10 | 137.30 | 25,194 | 6.10 | 153.68 |
| Inserting Fees | 13,265 | 26.42 | 350.46 | 10,020 | 26.42 | 264.73 | 12,526 | 26.42 | 330.94 | 12,279 | 26.42 | 324.41 | 13,812 | 26.42 | 364.91 |
| Multiple Pages | 17,331 | 20.32 | 352.17 | 15,065 | 20.32 | 306.12 | 17,847 | 20.32 | 362.65 | 17,844 | 20.32 | 362.59 | 19,938 | 20.32 | 405.14 |
| Statement Envelopes | 13265 | 0.0247 | 327.65 | 10020 | 0.0299 | 299.60 | 12526 | 0.0518 | 648.85 | 12279 | 0.0523 | 642.19 | 13812 | 0.0531 | 733.42 |
| Courtesy Reply Envelopes | 3326 | 0.02547 | 84.71 | 3149 | 0.02547 | 80.21 | 3066 | 0.02867 | 87.90 | 3143 | 0.02890 | 90.83 | 3402 | 0.02910 | 99.00 |
| Statement Postage | 1 | 4336.78 | 4336.78 | 1 | 3552.25 | 3552.25 | 1 | 4313.81 | 4313.81 | 1 | 4271.57 | 4271.57 | 1 | 4961.54 | 4961.54 |
| E-Stmt Monthly Processing | 1 | 150.00 | 0.00 | 1 | 150.00 | 150.00 | 1 | 150.00 | 150.00 | | e-comm. | | | | e-comm. |

*Sample pricing overview - does not include all fees incurred.

