

OPERATING FEE SCHEDULE FOR FY 2008

Your operating fee is based upon the total assets of your credit union as of December 31, 2007.

FOR NATURAL PERSON FEDERAL CREDIT UNIONS

If total assets are less than \$750,000, the operating fee assessment is:

\$0	for assets up to	\$500,000
\$100	for assets from	\$500,001 to \$750,000

If total assets are more than \$750,000, the operating fee assessment is:

0.00022297	on the first	\$837,164,216	of assets, plus
0.00006499	on the next	\$1,696,082,126	of assets, plus (the portion between \$837,164,217 and \$2,533,246,342)
0.00002170	on assets over	\$2,533,246,342	

Example: A credit union with \$5,000,000,000 in total assets has an operating fee of:
 $((\$837,164,216 \times 0.00022297) + ((\$2,533,246,342 - \$837,164,216) \times 0.00006499) + ((\$5,000,000,000 - \$2,533,246,342) \times 0.00002170)) = \$350,419.44.$

FOR CORPORATE CREDIT UNIONS

If total assets are over - but not over - the operating fee assessment is:

\$0	\$5,000,000	The natural person federal credit unions scale (above)
\$5,000,000	\$20,000,000	\$2,854.89 plus 0.02234% of the total assets over \$5,000,000
\$20,000,000	\$50,000,000	\$6,110.11 plus 0.02111% of the total assets over \$20,000,000
\$50,000,000	\$100,000,000	\$12,367.25 plus 0.01987% of the total assets over \$50,000,000
\$100,000,000	no limit	\$22,362.33 plus 0.00123% of the total assets over \$100,000,000

Operating Fee Calculator at <http://www.ncua.gov/opfee>