

OPERATING FEE SCHEDULE FOR FY 2009

Your operating fee is based upon the total assets of your credit union as of December 31, 2008.

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:

0.00023807	on the first	\$891,579,890	of assets, plus
0.00006939	on the next	\$1,806,327,464	of assets, plus (the portion between \$891,579,890 and \$2,697,907,354)
0.00002317	on assets over	\$2,697,907,354	

Example: A credit union with \$5,000,000,000 in total assets has an operating fee of:
 $((\$891,579,890 \times 0.00023807) + ((\$2,697,907,354 - \$891,579,890) \times 0.00006939) + ((\$5,000,000,000 - \$2,697,907,354) \times 0.00002317)) = \$390,938.97.$

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>