

Everest Federal Credit Union (EFCU)

Fee Income Assuption:

Year 1 500.00
Year 2 3,500.00
Year 3 7,000.00

EFCU's Services	% of 1st Year	% of 2nd Year	% of 3rd Year	# of Members (1st Yr)	# of Members (2nd Yr)	# of Members (3rd Yr)	Fee Rate	# Using / Annually	Year 1 Amount	Year 2 Amount	Year 3 Amount
Checking Fees (\$1) All Account	85%	43%	43%	425	744	1,488	\$1	12	\$850	\$8,928	\$17,850
Checking Fees (\$5) Balance <\$0.5k	10%	5%	5%	50	88	175	\$5	12	\$500	\$5,250	\$10,500
Checking Fees Business (\$1) All Account	25%	30%	35%	125	525	1,225	\$1	12	\$250	\$6,300	\$14,700
Checking Fees Business <\$0.5K	10%	5%	5%	50	88	175	\$6	12	\$600	\$6,300	\$12,600
DBA Account Fees	1%	1%	1%	5	9	18	\$6	12	\$360	\$648	\$1,260
Stop Payment Fees	1%	1%	1%	5	9	18	\$15	3	\$225	\$405	\$788
NSF Fees	1%	1%	1%	5	9	18	\$25	3	\$375	\$675	\$1,313
Account Research Fees	1%	1%	1%	5	9	18	\$15	3	\$225	\$405	\$788
Currency & \$ Order Fees	1%	1%	1%	5	9	18	\$5	2	\$50	\$90	\$175
Wire Transfer	2%	1%	1%	10	18	35	\$45	2	\$900	\$1,575	\$3,150
Loan Late Fees	1%	1%	1%	5	9	18	\$35	2	\$350	\$630	\$1,225
Remittance	0%	0%	0%	-	-	-	\$5	6	\$0	\$0	\$0
Bills Payment	10%	5%	5%	50	88	175	\$2	6	\$600	\$1,050	\$2,100
Cashier Checks	1%	2%	3%	5	35	105	\$10	3	\$150	\$1,050	\$3,150
Financial Counseling	0%	0%	0%	-	-	-	\$25	1	\$0	\$0	\$0
Money Order	0%	0%	0%	-	-	-	\$1	2	\$0	\$0	\$0
Notary	1%	1%	1%	5	9	18	\$2	3	\$30	\$54	\$105
Direct Deposit (Payroll, etc)	3%	2%	2%	15	27	53	\$2	4	\$120	\$212	\$420
Entrance Fee	96%	96%	96%	480	2,880	3,360	\$25	1	\$12,000	\$72,000	\$84,000
Cash Deposit Service Fee	5k	10k	15k	10	20	50	\$0.02	12	\$120	\$480	\$1,800
Safe Deposit Box	0%	0%	0%		50	50	\$15	12	\$0	\$9,000	\$9,000
Total:				1,255	4,624	7,013			\$17,705	\$115,052	\$164,923