

OPERATING FEE SCHEDULE FOR FY 2010

Your operating fee is based upon the total assets of your credit union as of December 31, 2009. For natural person credit unions, assets on the books created by investments made under the Credit Union System Investment Program and Credit Union Homeowners Affordability Relief Program are excluded from determining the assessment.

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:

0.00023431	on the first	\$967,364,181	of assets, plus
0.00006829	on the next	\$1,959,865,298	of assets, plus
		(the portion between \$967,364,181 and \$2,927,229,479)	
0.00002280	on assets over	\$2,927,229,479	

Examples: A credit union with \$800,000 in total assets has an operating fee of:
 $(\$800,000 \times 0.00023431) = \187.45 .

A credit union with \$2,400,000,000 in total assets has an operating fee of:
 $(\$967,364,181 \times 0.00023431) + ((\$2,400,000,000 - \$967,364,181) \times 0.00006829)$
 $= \$324,497.80$.

A credit union with \$5,000,000,000 in total assets has an operating fee of:
 $(\$967,364,181 \times 0.00023431) + ((\$2,927,229,479 - \$967,364,181) \times 0.00006829)$
 $+ ((\$5,000,000,000 - \$2,927,229,479) \times 0.00002280) = \$407,761.47$.

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>