

NCUA OPERATING FEE SCHEDULE FOR 2021

Your operating fee is based upon the average of your credit union's total assets, net of PPP loans, reported on the four most-recent call reports submitted as of September 30, 2020. (i.e., call reports for December 31, 2019, March 31, 2020, June 30, 2020, and September 30, 2020).

FOR NATURAL PERSON FEDERAL CREDIT UNIONS

If the four-quarter average of reported total assets, net of reported PPP loans, is more than \$1,000,000, the operating fee assessment is:

0.00021904	on the first	\$1,791,928,486	of assets, plus
0.00006384	on the next	\$3,630,420,190	of assets, plus
0.00002132	on assets over	\$5,422,348,676	

Examples:

A credit union with a four-quarter asset average of \$1,000,000 or less has an operating fee of \$0.

A credit union with a four-quarter asset average of \$1,250,000 has an operating fee of: $(\$1,250,000 \times 0.00021904) = \274

A credit union with a four-quarter asset average of \$2,400,000,000 has an operating fee of: $(\$1,791,928,486 \times 0.00021904) + ((\$2,400,000,000 - \$1,791,928,486) \times 0.00006384) = \$431,323$

A credit union with a four-quarter asset average of \$6,000,000,000 has an operating fee of: $(\$1,791,928,486 \times 0.00021904) + ((\$5,422,348,676 - \$1,791,928,486) \times 0.00006384) + ((\$6,000,000,000 - \$5,422,348,676) \times 0.00002132) = \$636,586$

FOR CORPORATE CREDIT UNIONS

If four-quarter average assets are over	But not over -	The operating fee assessment is:
\$50,000,000	\$100,000,000	\$10,779 plus 0.0001987 of the four-quarter average assets over \$50,000,000
\$100,000,000	no limit	\$20,714 plus 0.0000123 of the four-quarter average assets over \$100,000,000

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