

### Change in FCU Operating Fees 2012-2013

Asset Groups	# of FCUs	Change in Operating Fee Based on Average Assets	Average Net Income (Annualized)	Change in Operating Fee as a % of Avg. Net Income
\$1M to \$10M	1,327	3	722	0.360%
\$10M to \$100M	1,933	19	136,343	0.014%
\$100M to \$500M	585	119	1,361,536	0.009%
\$500M to \$1B	106	381	5,569,034	0.007%
\$1B to \$10B	86	11,692	24,051,242	0.049%
\$10B +	2	22,318	443,049,418	0.005%

NCUA has eliminated operating fees for federal credit unions with assets less than \$1 million.

NCUA had previously set the threshold to waive fees at \$500,000.

Based on Q2 call report data.