

## NCUA OPERATING FEE SCHEDULE FOR 2022

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, 2021 (Call Reports for December 31, 2020; March 31, 2021; June 30, 2021; and September 30, 2021).

### 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:**

0.00016714	on the first	\$2,083,833,636	of assets, <b>plus</b>
0.00004871	on the next	\$4,221,815,639	of assets, <b>plus</b>
0.00001627	on assets over	\$6,305,649,275	

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:  $(\$1,250,000 \times 0.00016714) = \$209$

A credit union with a four-quarter asset average of \$2,400,000,000 has an operating fee of:  $(\$2,083,833,636 \times 0.00016714) + ((\$2,400,000,000 - \$2,083,833,636) \times 0.00004871) = \$363,692$

A credit union with a four-quarter asset average of \$6,400,000,000 has an operating fee of:  $(\$2,083,833,636 \times 0.00016714) + ((\$6,305,649,275 - \$2,083,833,636) \times 0.00004871) + ((\$6,400,000,000 - \$6,305,649,275) \times 0.00001627) = \$555,472$

### 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	\$10,520 plus 0.0001987 of the four-quarter average assets over \$50,000,000
\$100,000,000	no limit	\$20,455 plus 0.0000123 of the four-quarter average assets over \$100,000,000

**Operating Fee Calculator link: [Online Calculator](#)**