

**FEDWIRE FUNDS AND NATIONAL SETTLEMENT SERVICE FEE SCHEDULE****EFFECTIVE JANUARY 2, 2004****Fedwire Funds Service**

|  | Fee     |
|--|---------|
| Basic volume-based transfer fee (originations and receipts)  |         |
| Per transfer for the first 2,500 transfers per month         | \$0.30  |
| Per transfer for additional transfers up to 80,000 per month | \$0.20  |
| Per transfer for every transfer over 80,000 per month        | \$0.10  |
| Surcharge  |         |
| Off-line transfer originated                                 | \$15.00 |

**National Settlement Service**

|  |          |
|--|----------|
| Basic  |          |
| Settlement entry fee                                       | \$0.80   |
| Settlement file fee  | \$14.00  |
| Surcharge  |          |
| Off-line surcharge   | \$25.00  |
| Minimum monthly charge (account maintenance) <sup>43</sup> | \$60.00  |
| Special settlement arrangements <sup>44</sup>              |          |
| Fee per day  | \$100.00 |

<sup>43</sup> This minimum monthly charge will only be assessed if total settlement charges during a calendar month are less than \$60.

<sup>44</sup> Special settlement arrangements use Fedwire funds transfers to effect settlement. Participants in arrangements and settlement agents are also charged the applicable Fedwire funds transfer fee for each transfer into and out of the settlement account.