

Changes to Schedule of Fees and Charges

(Effective August 12, 2008)

GENERAL

Membership (Entrance fee)	\$5	(waived with opening savings deposit balance of \$5; minimum balance of \$200 required to earn APY and avoid monthly service charge)
Low Savings Balance Fee, per month (if average daily balance falls below \$200)	\$2	
Expressline 24-Hour Banking by Phone	Free	
Fiscal Connect Online Banking	Free	
Online Bill Payment Services, per month	Free	
Bill Payment Fees		
Stop Payment Fee	\$20	
Inactivity Fee, monthly (after 2 consecutive months of non-use)	\$5	
Re-enrollment Fee	\$5	
Non-sufficient Funds (NSF) fee, per item	\$25	
Notary Fee (Non-Credit Union Business) per signature	\$5	
Cashiers Check Fee, per check	\$5	
Check Cashing, per item	\$5	
Foreign Sponsorship Letter (2 copies)	\$10	
Copy of a Statement	\$2	
Locator Service (obsolete account address) per year	\$5	
Notice of Escheat	\$2	
Deposited Item Returned, per item	\$15	
IRA Annual Maintenance Fee	\$12	
Money Order Fee, per check	\$1	
<i>Stop Payment Order or Renewal (in effect for six months), per item</i>	<i>\$15</i>	
<i>Stop Payment Order or Renewal (in effect for six months), per item (effective 8/12/08)</i>	<i>..\$20</i>	
Stop Payment Cancellation	\$10	
Outgoing Domestic Wire Transfer Fee, plus expenses incurred	\$20	
<i>Outgoing Foreign Wire Transfer Fee, plus expenses incurred</i>	<i>\$25</i>	
<i>Outgoing Foreign Wire Transfer Fee, plus expenses incurred (effective 8/12/08)</i>	<i>..\$30</i>	
Wire Trace	\$15	
<i>Incoming Wire Transfer Fee</i>	<i>Free</i>	
<i>Incoming Wire Transfer Fee (effective 8/12/08)</i>	<i>..\$10</i>	
<i>Account Closed per member request (within 6 months of opening)</i>	<i>..\$10</i>	
<i>Account Closed per member request (within 6 months of opening) (effective 8/12/08)</i>	<i>..\$15</i>	
Account Research /Reconciliation, per hour (1 hour minimum)	\$20	
Compliance with Legal Order (Garnishments, Executions, Levies, etc.)	\$20	
Compliance with Legal Order (Garnishments, Executions, Levies, etc.) (effective 8/12/08)\$30	
Foreign Outgoing collection, plus expenses incurred	\$20	

Late Deposit Fee, per item	\$18
Loan Application Fee	Free
Instant Check Payment	\$5
Declined Loan Reprocessing Fee, within 6 months (no fee, if approved)	\$25
Non-sufficient Funds (NSF) Fee, per item	\$25
Annual ATM Card Fee (without Checking)	\$5
Visa Gift Card \$25 – \$500 Fee, per card	\$3.50
<i>Skip-A-Pay, per Skip</i>	<i>\$20</i>
<i>Skip-A-Pay, per Skip (effective 8/12/08)</i>	<i>..\$25</i>

CHECKING ACCOUNTS

Check Printing	Varies
Retrieval and Copy of Paid Check (2 no charge – per statement)	\$2
Monthly Service Charge	
FREE CHECKING	Free
PREMIUM (No charge with minimum aggregate average daily savings and loan balances of \$15,000, excluding 1st trust Deed Loans)	\$15
PREMIUM PLUS (becomes Benefits Plus® effective 8/12/08) (Monthly Membership Dues)	\$6
Courtesy Pay, per item (Item paid against Non-sufficient Funds (NSF), maximum \$750)	\$25

VISA CHECK CARD (WITH CHECKING)

Initial Card	Free
Replacement Card or PIN	\$5
Unlimited withdrawals at CO-OP NETWORK ATMs	Free
Transaction Fee for every out of CO-OP NETWORK ATM withdrawals	\$1

INSURED MONEY MARKET ACCOUNTS

Excessive Transaction Fee (exceeding 3 checks per month), per item	\$20
<i>Monthly Service Charge for average daily balance below \$1,000 (Insured Money Market account)</i>	<i>..\$7</i>
<i>Monthly Service Charge for average daily balance below \$1,000 (Insured Money Market account) (effective 8/12/08)</i>	<i>..\$10</i>
<i>Empty Envelope Deposit</i>	<i>..\$18</i>
<i>Empty Envelope Deposit (effective 8/12/08)</i>	<i>..\$25</i>
<i>ATM Deposit Adjustment</i>	<i>..\$8</i>
<i>ATM Deposit Adjustment (effective 8/12/08)</i>	<i>..\$15</i>

NEW FEES

Signature Guarantee Fee	\$5
Debit Card Dispute of valid Charges	\$20
Loan Payment Returned, per item	\$25



Addresses:
4,000 National Shared Branch Locations
 To find the nearest shared branch or a no-fee ATM, please go to www.fiscal.org/access/atms.htm and click on "CO-OP Network."

Fiscal Center, Glendale Branch
 310 E. Colorado Street
 Glendale, CA 91205

East Valley Branch
 521-B North Montebello Blvd.,
 Montebello, CA 90640

Fiscal website and e-mail
www.fiscal.org
service@fiscal.org

Branch Hours:
Glendale Branch:
 Monday, Tuesday, Thursday, Friday:
 8:30 AM – 4:30 PM
 Wednesday: 9:00 AM – 4:30 PM

East Valley Branch:
 Monday, Tuesday, Thursday
 8:30 AM – 4:30 PM
 Wednesday 9:00 AM – 4:30 PM
 Friday 9:00 AM – 6:00 PM
 Saturday 9:00 AM – 2:00 PM

Fiscal Credit Union will be closed on September 1, 2008

Telephone Numbers:
 Fiscal Call Center: (800) 311-3328
 CU Service Center (Shared Branch) Locator
 Toll-free: 1 (888) CUSWIRL (1-888-287-9475)
 CO-OP ATM Locator:
 1 (888) SITE-CO-OP (1-888-748-3266)

Third Party Disclaimer
 Fiscal Credit Union is not responsible for the acts or omissions of any company or person to whom a member is referred for services, products, information, or other purposes ("referral information"). As a courtesy to its members, the Credit Union does provide referral information, however, the Credit Union does not endorse, guarantee or warrant any representations, services, information or products made or supplied by such company or persons.

OFFICIALS
Board of Directors
 Patrick H. Pearce, Chair
 Ed Morris, Vice-Chair
 Robin Gillies, Treasurer
 Diane Sandoval, Secretary
 Robert R. Hill, Director
 Magdalene Y. Ho, Director
 Julia Noisette, Director

Supervisory Committee
 Paul D. Kaduk, Chairman
 Essam Morcos, Secretary
 Richard P. Bendall, Member
 Ronald E. Scott, Member

Supervisory Committee Address:
 P.O. Box 1212
 Glendale, CA 91209-1212

Management
 Michael R. Gomez, CEO
 Stephanie N. Huber, COO
 Paula A. Currens, VP, Human Resources
 Steven J. Lattuca, VP, Finance
 Donald C. Turner, VP, Lending
 Avo Mkhitarian, VP, Service and Sales
 Lisa Harmon-Collins, AVP, Support Services and Compliance

Branch Managers
 Hakop Chtrkryan, Glendale Branch
 Maggie Rios, East Valley Branch



FiscalLetter

INSIDE

> The "Fiscal Dozen" Clean-Up Crew



> Sensible Mortgage Solutions



> Go Green – Save Green



> Changes to Fees and Charges



PLUS

> Message From the CEO

Announcing a New Benefit for Fiscal Credit Union Members

How Can You Live Better & Save More?
 By Joining Benefits Plus® at Fiscal Credit Union!

Imagine a world where you don't have to make your own travel arrangements or worry about getting the most for your money. With one simple phone call you are connected to a world of guaranteed savings and rebates on air travel, hotel accommodations, cruises, car rentals and more!

There's just so many ways you and your family can save when you become a Benefits Plus® member at Fiscal Credit Union. If you don't already have a Premium Plus Checking account at Fiscal, simply open this account (which, on August 1st 2008, will become Benefits Plus® Checking) and start saving money today!

Among the benefits you will enjoy are:

Full Service Travel Including:

- Air Travel
- Cruise Discounts
- Group Tours & Special Events
- Car Rental Discounts
- Condominium Vacations
- Hotel Discounts
- Major Attractions
- Ski Lift Tickets
- And More

Credit Card Registration & Protection

Identity Theft Shield Protection

Money For College

Comprehensive Dental Coverage

Family Movie Ticket Discounts

Health Services Savings Including:

- Discounts at National & Local Pharmacies
- Vision & Hearing Discounts

24-Hour Emergency Road Service Discounts

Great Gifts For Less

Grocery Savings Including:

- SAM's Club Discounts
- Costco Savings
- Internet Grocery Coupon Club Savings
- National Restaurant Discounts

Discounted Long Distance Savings

Don't delay. Open a Benefits Plus® Checking account at Fiscal Credit Union today. For more information, visit www.fiscal.org or call (800) 311-3328. With that account you will automatically start enjoying everything the Benefits Plus® program has to offer.

If you have any questions about the program, please visit Fiscal's website at www.fiscal.org or call Benefits Plus® directly at (866) 329-7587.

Fiscal Credit Union has selected Generations Gold, Inc. a fully independent third party service provider, to provide travel and other discounted services to Benefits Plus® members. Fiscal Credit Union assumes no liability for any of the providers in fulfilling their services. All liabilities, claims, damages and demands are the direct responsibility of Generations Gold, Inc., the benefits provider. Discounts received through Benefits Plus® may not be used in conjunction with other financial services discounts. Benefits subject to change. Please visit www.benefits-plus.org or contact Benefits Plus® at (866) 329-7587 for further details.





Message from the CEO

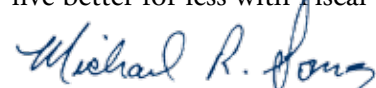
As a member owned financial cooperative, Fiscal Credit Union is committed to helping members survive the economic pressures affecting family budgets. News reports are filled daily with stories about rising food and fuel prices, falling home values, increasing inflation fears, and rising home foreclosures and bankruptcies. Fiscal understands members are struggling with pinched pocketbooks and is working to provide solutions to help.

We are excited to partner with The Balance Financial Fitness Program as a free program for Fiscal members. The Balance Program helps families achieve their financial goals through comprehensive financial fitness programs such as money management, debt management, credit report review, and financial education. You can speak with a highly trained counselor by calling 888-456-2227, emailing them at info@balancepro.org, or by visiting the Fiscal website at www.fiscal.org for additional information and a link to connect directly with Balance.

Other exciting changes include our new Free Checking Program with no minimum balance requirements or monthly service charges, and the elimination of monthly fees for Online Bill Payment. With the rising cost of gas and postage, offering these programs free to members provides both cost savings and time savings.

Fiscal has increased its commitment to ongoing financial education by providing valuable seminars and workshops providing information on how to prevent identity theft, and how to buy a home.

As the economy continues to weaken, be assured we are striving to help members manage their finances so they can live better for less with Fiscal Credit Union - real benefits, real savings.


Michael R. Gomez, CEO



The "Fiscal Dozen" Proves Their Commitment to a Better Glendale

For a number of years now Fiscal Credit Union employees have been volunteering one Saturday in the month of May for the Great American Clean-up. This nationwide event brings together people in the care of their communities. This year, on May 17, the 20th Annual Great American Clean-Up was held in Glendale, and Fiscal employees turned out for the event in record numbers. Twelve employees, many of them bringing along family members and friends, volunteered for the clean-up. The afternoon was spent painting over graffiti and beautifying the city of Glendale, and, at the same time, having fun and bonding as team members. The good deeds of the "Fiscal Dozen" and their families and friends serve as just another confirmation that as a credit union, Fiscal is dedicated to being a responsible and caring part of the great community of Glendale.



Turn To Us for Sensible Mortgage Solutions

If you are thinking of buying a home or refinancing your current mortgage, please talk to us. As your Credit Union, we are in a unique position to help.

Here's why:

We have flexible mortgage programs, including fixed and variable-rate plans.

We keep our rates and fees as low as possible. Remember, as a credit union, we are able to use our profits to reduce the cost of our financial services. When you're in the market for a loan, your membership can yield big savings.

We will work hard to make sure you have the right mortgage for your particular situation.

Our website has a comprehensive mortgage section that makes it easy to check current rates, compare different

loan programs, and apply for a mortgage. Of course, if you have questions or you would like some personal assistance, our loan officers are here to help.



Simply call (800) 311-3328 to discuss your options, or visit www.fiscal.org and click on "Loans," then "Mortgages" to learn more.



Go Green, Save Green

Get more miles per gallon – and more mileage for your money

With gas prices setting new records every day, we're all looking for ways to save money at the pump. Fiscal Credit Union is here to help, with a unique loan program that provides a discount for members purchasing eco-friendly vehicles.

Get a Green Discount

You can enjoy a 0.25% discount on your Fiscal auto loan if you purchase a qualifying eco-friendly vehicle,* plus another 0.25% discount for setting up automatic payments through a Fiscal checking account.**

How do you find a qualifying vehicle? That's easy: just visit www.epa.gov/greenvehicles and search for the vehicle you have in mind. If it is certified as SmartWay or SmartWay Elite, it qualifies for our Green Discount.

You can save as much as 0.50% off our already low rates, you'll save at the pump, and you may also qualify for a tax credit. (Consult your tax advisor for details on tax credits.)

Boost the mileage on your current vehicle

If you're not in the market for a new car, there are some simple things you can do to boost your fuel efficiency. Keep your tires properly inflated, remove any excess weight, and watch your speed. Just by driving 60 instead of 65, you could save as much as 20 cents per gallon. For more tips, visit www.fueleconomy.gov.

Keep your car – lower your payments

Refinancing your auto loans from other lenders is another great way to save money. We can rewrite your loans at our low rates, which could reduce your monthly payments.***

For more information on vehicle financing or refinancing, call (800) 311-3328 or stop by your nearest Fiscal branch.

* To qualify as eco-friendly, the financed vehicle must be certified SmartWay by the U.S. Environmental Protection Agency. The certification is earned by those vehicles that score 6 or better on both the Air Pollution and Greenhouse Gas Scores and achieve a combined score of at least 13 when added together. To check whether a vehicle qualifies as eco-friendly, visit www.epa.gov/greenvehicles/Index.do

** Limited time offer. Subject to credit approval. One checking account payment discount per loan. This offer may not be used to refinance an existing Fiscal vehicle loan.

*** On approved credit.