

# 1st Advantage Federal Credit Union

## Business Account Rate and Fees Schedule

**Accounts Insured to \$100,000 by the National Credit Union Administration, an agency of the Federal Government**

This Rate Fee Schedule sets forth current conditions, rates, fees and charges applicable to your share (savings) and Share Draft (checking) accounts at 1st Advantage FCU at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on the Rate and Fees Schedule and acknowledges that it is a part of the Membership and Account Agreement.

### Deposit Account Rate Schedule

Standard Accounts		
Account	Div Rate	
Regular Savings	1.01%	1.01%
Non-Profit Business Checking	0.75%	.75%
Premier Business Checking	0.75%	.75%

### Accounts with Dividends Tied by Balance

### Other Deposit Accounts

#### Money Market Account

Tier	Div Rate	APY*
\$1,000-\$2,499.99	0.20%	0.20%
\$2,500-\$9,999.99	1.19%	1.20%
\$10,000-\$24,999	1.49%	1.50%
\$25,000-\$74,999	1.73%	1.75%
\$75,000 and up	1.98%	2.00%

#### Member Rewards Money Market

Qualified Accounts	2.97%	3.01%
Non-qualifying Accounts	1.54%	1.55%

Member Rewards Money Market - To qualify members must have an Active Checking Account\* or Loan Balances\*\* of \$25,000 or more. Limited Time Offer. Rates subject to change. \*Active Checking Account = 10 signature based VISA Check Card transactions a month or 2 1st Advantage Bill Pay bills a month. \*\* Excludes 1st Mortgages.

\*\*Minimum Balance \$500.

\*\*Minimum Balance \$ 1,000

\*\*\*\*Minimum balance \$5,000

member has the option to bump up rate one time during term.

#### Certificates of Deposit

Type	Div Rate	APY*
6 Month Certificate	2.87%	2.90%
11 Month Certificate****	2.98%	3.01%
12 Month Certificate	3.12%	3.16%
18 Month Certificate**	2.98%	3.01%
24 Month Certificate	3.21%	3.25%
36 Month Certificate	3.22%	3.26%
40 Month Certificate****	2.98%	3.01%
48 Month Certificate	3.32%	3.36%
60 Month Certificate	3.84%	3.90%

\*APY = Annual Percentage Yield

### Regular Savings (SO)

Minimum \$5.00 to open account  
No dividend if balance falls below \$100.  
Minimum monthly balance of \$5.00 required.

### Account Characteristics

### Non-Profit Checking (SDBI)

No monthly service fee, no minimum balance required.  
Dividends earned on average daily balance of \$1,000.

### Advantage Business Checking (SDBII)

No Dividends paid  
No monthly fee w/ minimum balance of \$1,000.00  
Other wise \$10.00 per month

### Premier Business Checking (SDBIII)

Dividends earned on average daily balance of \$2,500  
No monthly fee with minimum balance of \$2,500  
Otherwise \$15.00 per month

### Business Money Market (SDBMM)

Tiered Dividends, minimum balance of \$2,500 to open  
Standard Money Market  
Limit 6 withdrawals per month (checks included), thereafter a flat charge of \$10.00  
Three check withdrawals per month, thereafter \$ 5.00 per check  
Member Rewards Money Market Limit 6 withdrawals per month (checks excluded, not a draft account)  
Thereafter a flat charge of: \$10.00

### Certificates of Deposit

\$500 minimum deposit required. Exceptions include:

### Membership and Account Fee Schedule

#### Savings Account Fees

Share excess withdrawal fee (more than 6 per month) each	\$1.00	Check cashing fee per check\$	2.00
Bad Address Fee	\$1.00	(Assessed if share balance is less than \$100 & no other accounts. This fee does not apply to members under 18)	
Inactive Account	monthly \$2.00		

Limited time Only - Restrictions apply - see Branch or Website for details.

All rate and fee information accurate as of 18 SEP2008.

**Checking Account Fees**

NSF fee	\$25.00	Return Item Fee	\$15.00
Courtesy Pay Fee	\$25.00	Telephone Inquires/Transactions	\$ 2.00
ACH Returns/NSF	\$25.00	Check Copy Fee (per check)	\$ 2.00
Additional Starter Checks	\$ 2.00	Copy of Account History (1 month)	\$ 2.00
ACH Stop Payments	\$15.00	Copy of Account History (2+ months each)	\$ 3.00
Stop Payment	\$15.00	Certificated Letter	\$ 3.50
Certified Checks	\$10.00		

**Other Service Fees**

Wire Transfer/Western Union	\$15.00	Research Fee	per hour	\$20.00
Money Order Fee	\$ 2.00	Foreign Item Fee		\$15.00
Cashier's Check Fee	\$ 2.00	Close Account Fee		
Travelers Check Fee		Checking Account		\$25.00
One Signature	per \$100	Share Account w/in 90 days		\$ 5.00
Two Signatures	per \$100	Garnishment/Tax Levy		\$50.00
Change/Coin Order Fee	per roll	Verification of Deposit		\$15.00
Currency Order Fee	per strap	Notary Fee	per page	\$ 2.00

**Electronic Funds Transfer Fees**

1st Advantage ATM withdrawals	Free	ATM Card Replacement (damage card)	\$ 5.00
Foreign ATM Withdrawals*	\$ 1.00	Lost/Stolen ATM Card	\$ 5.00
Foreign ATM Balance Inquiries	each \$ 1.25	ATM Overdraft Fee	\$25.00

\*ATM's owned by non-1st Advantage institutions may also add a surcharge to the amount of the withdrawal or charge a fee for a inquiry even if the transfer or withdrawal is not completed.

<u>Daily ATM withdrawal and point of sale purchase limits</u>	<u>Withdrawal</u>	<u>Purchase</u>
1st Advantage FCU Business Check Card	\$2,000	\$2,000

**Truth-in-Savings Disclosures**

**Rate Information** The Dividend Rate (APR) and Annual Percentage Yield (APY) on your accounts are set forth on the Rate Schedule. The Dividend Rate and Annual Percent Yield may change weekly as determined by teh Board of Directors.

**Nature of Dividends** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yeild are accurante as of the Effective Date which the Credit Union anticipates paying for the applicable dividend periods.