



Rate Schedule

Dividends Rate Annual Percentage

Variable Rate Accounts Compounded & Credited Quarterly
 Variable rate accounts rates may change after the account is open. Fees could reduce the earnings on the account.
 Share Savings Account - \$5.00 must remain on deposit while account is open. Average daily balance of \$100.00 required to earn dividend. **Primary Members under 18 years old earn dividends on an average daily balance of \$5.00 or greater.

	.50%	.50%
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Club & Escrow Accounts - (Christmas Club, Vacation Club, Auto Snap & Escrow Accounts) - average daily balance of \$100.00 required to earn dividends.

	.25%	.25%
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Premier Share Draft - average daily balance of \$100 required to earn dividends. Preferred Share Draft - average daily balance of \$500 required to earn dividends. Basic Share Draft not eligible for dividends.

	.25%	.25%
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Money Market Account. Rates and Annual Percentage Yield (APY) subject to change daily.

Daily Balance \$ 1,000.00 - \$ 2,499.99	0.10%	0.10%
Daily Balance \$ 2,500.00 - \$ 9,999.99	0.15%	0.15%
Daily Balance \$10,000.00 - \$24,999.99	0.20%	0.20%
Daily Balance \$25,000.00 - \$74,999.99	0.25%	0.25%
Daily Balance \$75,000.00 - UP	0.30%	0.30%

Member Rewards Money Market - Active Checking Accounts* or Loan balances** of \$25,000 or more qualify. Limited Time Offer. Rates and Annual Percentage Yield (APY) subject to change daily.

Qualified Accounts	1.00%	1.01%
Others Accounts	0.10%	0.10%

*Active Checking Account = 10 signature based VISA Check Card transactions a month or 2 1st Advantage Bill Pay bills a month.
 ** Excludes 1st Mortgages.

IRA Variable (Traditional,Roth & Educational) To earn dividends an Average Daily Balance of \$100.00 required.

	0.50%	0.50%
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Share Certificate (Quarterly Compounding):\$500.00 Minimum deposit required. Dividends calculated on Average Daily Balance:

			Penalty Days		
Six	(6)	(6 Months)	90	1.00%	1.00%
Twelve	(1)	(12 Month)	180	1.10%	1.10%
Eighteen	(1½)	(18 Month)**	180	1.69%	1.70%
Two	(2)	(24 Month)	180	1.24%	1.25%
Three	(3)	(36 Month)	180	1.49%	1.50%
Four	(4)	(48 Month)	180	1.59%	1.60%
Five	(5)	(60 Month)	180	2.18%	2.20%

Ira Certificate

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**18 Month Special with 1 time Bump Option.

Early withdraw will result in a penalty. The number of penalty days listed above refers to the number of days of dividends lost for early withdraw. Restrictions apply - see Branch or Website for details

All rate and fee information accurate as of 01 Feb 2010. This disclosure amends all previous Rate & Fee Schedules. For more information call (800)359-7650 or (757)877-2444. Member will be charged a normal fee associated with misuse of any Credit Union equipment, such as Atm machines, Drive-thru equipment, etc.



FEE SCHEDULE

Electronic/ NSF Returns		\$26.00
Electronic Stop Payments		\$15.00
Temporary /Starter Checks		\$ 2.00
Advantage Builder (Weekly)		\$ 4.00
Premier Checking & Advantage Class Money Orders & Cashier's Checks.		
First 5 monthly		FREE
there after each		2.00
Bad address (mail returned from Post Office without forwarding address - no mail)		\$5.00
Bad Email address (E-statement accounts with e-mails that are returned)		\$1.00
Certified Checks		\$10.00
Certified Letter		\$ 3.50
Check Cashing Fee:Each check, if member's balance combined in savings & checking is below \$100.00 per account.		\$ 2.00
Check Printing Charge	price varies on style	
New Accounts Closed within 90 days		\$15.00
Foreign Collection per item		\$25.00
Foreign Check Processing Fee:		Varies
Uncollected Item		\$ 5.00
Copy of Account History or Statement:		
up to 1 month		\$ 2.00
2 Months or more	(each month)	\$ 3.00
Copy of Cleared Check	each	\$ 2.00
Courtesy Pay fee		\$26.00
Fax Information	(per page)	\$ 4.00
UPS		Varies
Forwarding Address (from Post Office)		\$ 1.00
Garnishment or Tax levy		\$20.00
Inactive Account (Acct with no financial activity for 6 month and over)monthly		\$ 5.00
IRA External Transfer Fee		\$15.00
Locator Fee (one time fee to research member address after 5 years in dormant status)		\$15.00
One Party Travelers Checks	per \$100.00	\$ 1.00
Other types of Verifications		\$ 2.00
Purchase Money Order		\$ 2.00
Purchase Official Checks		\$ 2.00
Return Check (NSF)		\$26.00
Return deposit Item		\$15.00
Send a Bank Wire		\$15.00
Excessive share/savings withdrawals (more than 6 per month)	each	\$ 1.00
Stop Payment		\$15.00
Telephone Inquiries/Transactions (exclude CAT & HB)		\$ 2.00
Verification of Deposit		\$15.00
VISA Gift Card	each	\$4.00
Western Union Wire		\$15.00

ATM FEES

ALL 1st Advantage FCU ATM transactions	FREE
Foreign ATM Withdrawals	\$ 1.00
Foreign ATM Balance Inquiries are each	\$ 1.25

Foreign ATMs - All ATMs that are not included in our fee free network may include a fee charged by other institutions.

Lost/Stolen ATM Card	\$ 5.00
Replacement of Damaged ATM Card	\$ 5.00
ATM (NSF) overdrawn	\$26.00

MONEY MARKET ACCOUNT FEES

Standard Money Market	
Limit 6 withdrawals per month (checks included)	
Thereafter a flat charge of:	\$10.00

Money Market Account allowed 3 check withdrawals per month.	
Thereafter each check:	\$ 5.00

Member Rewards Money Market	
Limit 6 withdrawals per month (checks excluded, not a draft account)	
Thereafter each check:	\$10.00

VISA CHECK CARD FEES

Lost/Stolen/Damaged Card	\$ 5.00
O/D (NSF) Visa Check Card Transaction	\$26.00

VISA CREDIT CARD FEES

Lost/ Stolen / Damaged Card	(per Card)	\$ 5.00
Late Payments Fee (after 10 days) per month		\$26.00*
Over Limit Fee (monthly)		\$26.00*
Return Check Fee (Visa Payment by check)		\$26.00*
Inactivity Fee Finance Charge		
(If card is used less than 3 times in a 12 month period)		\$26.00*
Secured Visa Annual Maintenance Fee		\$20.00
Visa Account Statement Copy:		
1 month		\$ 2.00
2 months or more (each month)		\$ 3.00
Faxed to member		\$ 4.00

*Fee increase effective April 1, 2010.

CHECKING ACCOUNT SERVICE CHARGES

Preferred Checking	(per month if average daily balance falls below \$250)	\$ 7.00
Premier Checking	(per month)	\$ 5.00