

## Business Account Rate and Fee Schedule

**Your savings federally insured to at least \$250,000 and backed by the NCUA (National Credit Union Administration).**

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your 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 Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement.

### Deposit Account Rate Schedule

Account	Div. Rate	APY*
Regular Savings	0.15%	0.15%
Non-Profit Business Checking	0.10%	0.10%
Premier Business Checking	0.10%	0.10%

Business Money Market Account		
Average Daily Balance	Div. Rate	APY*
\$1,000-\$2,499.99	0.10%	0.10%
\$2,500-\$9,999.99	0.12%	0.12%
\$10,000-\$24,999.99	0.20%	0.20%
\$25,000-\$74,999.99	0.23%	0.23%
\$75,000-\$99,999.99	0.35%	0.35%
\$100,000-\$249,999.99	1.00%	1.00%
\$250,000 and Up	1.99%	2.00%

Share Certificate		
Type	Div. Rate	APY*
6 Month Certificate <sup>^</sup>	0.60%	0.60%
12 Month Certificate <sup>^</sup>	1.39%	1.40%
18 Month Certificate <sup>^</sup>	2.58%	2.60%
23 Month Certificate <sup>^</sup>	1.99%	2.00%
24 Month Certificate <sup>^</sup>	1.74%	1.75%
36 Month Certificate <sup>^</sup>	2.23%	2.25%
40 Month Certificate <sup>^</sup>	1.40%	1.41%
48 Month Certificate <sup>^</sup>	1.50%	1.51%
55 Month Certificate <sup>^</sup>	2.72%	2.75%
60 Month Certificate <sup>^</sup>	1.99%	2.00%

Savings (SO)	Account Types	Non-Profit Checking (SDBI)
Minimum \$5.00 to open account No dividend if balance falls below \$100. Minimum monthly balance of \$5 required.		No monthly service fee, no minimum balance required. Dividends earned on average daily balance of \$1,000.
Advantage Business Checking (SDBII)	Premier Business Checking (SDBIII)	
No Dividends paid. No monthly fee with minimum balance of \$1,000. Other wise \$10 per month	Dividends earned on average daily balance of \$2,500. No monthly fee with minimum balance of \$2,500. Otherwise \$15 per month.	
Business Money Market (SDBMM)	Share Certificate	
Standard Money Market Minimum balance of \$2,500 to open Money Market. Limit 6 withdrawals per month (checks included), thereafter a \$10 fee.	\$500 minimum deposit required except 18 Month (\$50,000 minimum) and 40 Month (\$5,000 minimum).	

### MEMBERSHIP AND ACCOUNT FEE SCHEDULE

#### Savings Account Fees

Share excess withdrawal fee (more than 6 per month)	\$5.00	Check cashing fee	\$ 2.00 per check
Bad Address Fee	\$5.00		
Inactive Account	monthly \$7.00		

\*APY = Annual Percentage Yield

\*\*Average Daily Balance required to earn Dividends

<sup>^</sup> Certificate Withdrawal Penalty of 180 days except for 6 Month which is 90 Days.

40 month special with 1-time bump option. Restrictions apply see branch for details.

Effective Date 12/1/2018

### Checking Account Fees

NSF fee	\$30.00 per item	Uncollected Item	\$15.00 per item
Courtesy Pay Fee	\$30.00 per item	Telephone Inquires/Transactions	\$ 2.00
ACH Returns/NSF	\$30.00 per item	Check Copy Fee (per check)	\$ 5.00
Additional Starter Checks	\$2.00	Account History (1 or more months)	\$ 3.00
ACH Stop Payments	\$20.00 per item	Certified Letter	\$ 3.50 per item
Stop Payment	\$20.00 per item		
Certified Checks	\$10.00 per item		

### Other Service Fees

Wire Transfer/Western Union	\$15.00	Research Fee	\$20.00 per hour
Money Order Fee	\$ 2.00 per item	Foreign Item Fee	\$15.00
Cashier's Check Fee	\$ 2.00 per item	Close Account Fee	
Travelers Check Fee		<i>Checking Account</i>	\$25.00
<i>One Signature</i>	\$ 1.00 per \$100	<i>Share Account within 90 days</i>	\$5.00
Change/Coin Order Fee	\$ 0.05 per roll	Garnishment/Tax Levy	\$50.00
Currency Order Fee	\$ 0.50 per strap	Verification of Deposit	\$15.00
		Return Deposit/Loan Payment	\$30.00 per item

### Electronic Funds Transfer Fees

1st Advantage ATM Withdrawals	Free	ATM Card Replacement (damaged card)	\$5.00
Foreign ATM Withdrawals*	\$ 1.00	Lost/Stolen ATM Card	\$5.00
Foreign ATM Balance Inquiries	\$ 1.25 each	ATM Overdraft Fee (NSF)	\$30.00 per item

\* Foreign ATMs that are not included in our free network may include a fee charged by other financial institutions.

The rates and fees appearing in this schedule are accurate and effective for accounts as of 10/22/2018. If you have any questions about this Rate and Fee Schedule please contact us.

Effective Date 10/22/2018