

<b>Deposit Accounts</b> - Dividends compounded quarterly.		
	Dividend Rate	APY*
Savings	0.10%	0.10%
Free Advantage Checking - \$0.00 Average Daily Balance**	N/A	N/A
Premier Checking - \$100.00 Average Daily Balance**	0.10%	0.10%
Preferred Checking - \$250.00 Average Daily Balance**	0.10%	0.10%
Christmas Club	0.10%	0.10%
Vacation Club	0.10%	0.10%
Club	0.10%	0.10%
Junior Advantage - \$5 Average Daily Balance**	0.10%	0.10%
Escrow	0.05%	0.05%
IRA Variable	0.25%	0.25%
<b>Share and IRA Certificates</b> - Dividends compounded quarterly. \$500 Minimum balance to open for all shares except 40 Month (\$5,000 Minimum).		
Term	Dividend Rate	APY*
6 Month^ (not available on IRA Certificates)	1.00%	1.00%
11 Month^	2.23%	2.25%
12 Month^	1.25%	1.26%
23 Month^	1.99%	2.00%
24 Month^	1.25%	1.26%
36 Month^	2.23%	2.25%
40 Month^	1.74%	1.75%
48 Month^	1.99%	2.00%
55 Month^	2.72%	2.75%
60 Months^	1.99%	2.00%
<b>Money Market Account</b> - Dividends compounded monthly.		
Average Daily Balance**	Dividend Rate	APY*
\$0.00 - \$999.99	0.00%	0.00%
\$1,000.00 - \$2,499.99	0.20%	0.20%
\$2,500.00 - \$9,999.99	0.20%	0.20%
\$10,000.00 - \$24,999.99	0.30%	0.30%
\$25,000.00 - \$74,999.99	0.50%	0.50%
\$75,000.00 - \$99,999.99	1.00%	1.00%
\$100,000 - \$249,999.99	1.49%	1.50%
\$250,000.00 and Up	1.99%	2.00%
<b>Member Rewards Money Market Account</b> - Dividends compounded monthly.		
	Dividend Rate	APY*
Qualified Accounts^^	1.99%	2.00%
Non-Qualified Accounts^^	0.20%	0.20%

\*APY = Annual Percentage Yield \*\*Average Daily Balance required to earn Dividends ^ Certificate Withdrawal Penalty of 180 days except for 6 Month which is 90 Days. 40 month special with 1-time bump option. 11-Month Certificate requires member has Direct Deposit with 1st Advantage to open. Direct Deposit is an electronic credit of your salary, pension, Social Security or other regular monthly income deposited to your account by your employer or an outside agency. Transfers from one account to another or deposits made at a banking location or ATM do not qualify as a Direct Deposit. ^^APY = Annual Percentage Yield. Qualified Member Rewards Money Market accounts earn 2.00% APY on balances up to \$10,000 and 0.20% APY on balances over \$10,000. Non-Qualified account balances earn 0.20% APY. Qualified members must have a 1st Advantage Checking Account with 10 posted Debit Card transactions (excluding ATM transactions) per month and one or more ACH Direct Deposit transactions posted in each calendar month. Failure to meet any one of these requirements during a calendar month will cause the account to default to the Non-Qualified account rate of 0.20% APY. APY as of 7/1/2019 and is subject to change. Dividends compounded monthly. No minimum balance to open. Fees may reduce earnings. This offer can be withdrawn at any time. Limit of one Member Rewards Money Market per qualified member number.



# Fee Schedule



**1st Advantage**  
Federal Credit Union

8/12/2019

<b>ATM Fees</b>	
1st Advantage FCU ATM Transactions	Free
Foreign ATM Withdrawals	\$1.00
Foreign ATM Balance Inquiries	\$1.25
Replacement of Damaged/ Lost/ Stolen	\$5.00
ATM Non-Sufficient Funds (NSF) Overdraft	\$30.00 per item
<i>Foreign ATMs that are not included in our free network may include a fee charged by other financial institutions.</i>	
<b>Visa Debit Card Fees</b>	
Replacement of Damaged/ Lost/ Stolen	\$5.00
Non-Sufficient Funds (NSF) Overdraft	\$30.00 per item
<b>Debit Mastercard Fees</b>	
Replacement of Damaged/ Lost/ Stolen	\$5.00
Non-Sufficient Funds (NSF) Overdraft	\$30.00 per item
<b>Checking Account Fees</b>	
Preferred Checking (if average daily balance falls below \$250)	\$7.00 per month
Premier Checking	\$5.00 per month
Premier Checking: Money Orders/ Cashier's Checks – First 5 per month 6 or more	Free \$2.00 each
New Check Orders or Reorder of Checks	Cost varies
Temporary/ Starter Checks	\$2.00
Copy of Cleared Check	\$5.00 per item
Courtesy Pay	\$30.00 per item
Return Check – Non-Sufficient Funds (NSF)	\$30.00 per item
Stop Payment	\$20.00 per item
Uncollected Item	\$15.00 per item





<b>Money Market Account Fees</b>	
Money Market & Member Rewards Money Market – More than 6 withdrawals or transfers per month	\$10.00
<b>Other Fees</b>	
Electronic/ Non-Sufficient Funds (NSF) Return	\$30.00 per item
Electronic Stop Payments	\$20.00 per item
Advantage Builder	\$4.00 per week
Bad Address (returned or no mail from Post Office without forwarding address)	\$5.00
Bad E-mail Address (E-statement accounts with e-mail that are returned)	\$1.00
Certified Letter	\$3.50 per item
Check Cashing: If account balance in Savings and Checking is below \$100.00	\$2.00 per check
New Accounts Closed Within 90 Days	\$15.00
Foreign Collection	\$35.00 per item
Foreign Check Processing	Fee varies
Account Statement: Faxed:	\$3.00 each month \$4.00 per page
Fax Information	\$4.00 per item
UPS	Fee Varies
Forwarding Address from Post Office	\$1.00
Garnishment/ Tax Levy	\$30.00 per item
Inactive Account (account without financial activity for 12 months or more)	\$5.00 per month
IRA External Transfer Fee	\$15.00
Dormant Account Fee	\$15.00 one time
Money Order/ Cashier's Check	\$2.00 per item
Return Deposit/ Loan Payment	\$30.00 per item
Wire Transfer	Domestic: \$15.00 International (additional third-party fees may apply) : \$35.00
Savings Excessive Transaction Fee (more than 6 in accordance with Regulation D)	\$5.00 per transaction
VISA Gift Card	\$4.00 per item
Verification of Deposit	\$15.00

The fees appearing in this schedule are accurate and effective for accounts as of 8/12/2019. If you have any questions about this Fee Schedule please contact us.

