



Deposit Accounts - Dividends compounded quarterly. \$100 Average Daily Balance**

	Dividend Rate	APY*
Savings	0.10%	0.10%
Free Advantage Checking - \$0.00 Average Daily Balance**	N/A	N/A
Premier Checking	0.10%	0.10%
Preferred Checking	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%

Share and IRA Certificates - Dividends compounded quarterly. Minimum opening balance of \$500 for all shares except 18 Month (\$50,000 minimum) and 40 Month (\$5,000 minimum).

Term	Dividend Rate	APY*
6 Month^ (not available on IRA Certificates)	0.60%	0.60%
12 Month^	1.39%	1.40%
18 Month^	2.58%	2.60%
23 Month^	1.99%	2.00%
24 Month^	1.74%	1.75%
36 Month^	2.23%	2.25%
40 Month^	1.40%	1.41%
48 Month^	1.50%	1.51%
55 Month^	2.72%	2.75%
60 Months^	1.99%	2.00%

Money Market Account - Dividends compounded monthly. Minimum opening balance of \$2,500.

Average Daily Balance**	Dividend Rate	APY*
\$0.00 - \$999.99	0.00%	0.00%
\$1,000.00 - \$2,499.99	0.10%	0.10%
\$2,500.00 - \$9,999.99	0.12%	0.12%
\$10,000.00 - \$24,999.99	0.20%	0.20%
\$25,000.00 - \$74,999.99	0.23%	0.23%
\$75,000.00 - \$99,999.99	0.35%	0.35%
\$100,000 and Up	1.00%	1.00%

Member Rewards Money Market Account - Dividends compounded monthly.

	Dividend Rate	APY*
Qualified Accounts^^	0.31%	0.31%
Non-Qualified Accounts^^	0.10%	0.10%

*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 ^^Restrictions apply see branch for details. Qualified members must have a Checking Account with at least ten (10) VISA Debit Card signature transactions each month OR at least two (2) 1A Bill Pay transactions each month OR combined loan balances of \$25,000 or more with 1st Advantage (First Mortgages excluded). If member does not qualify with one (1) of the above, their rate will default to the Non-Qualified Account rates. The rates appearing in this schedule are accurate and effective for accounts as of 10/22/2018. If you have any questions about this Rate Schedule please contact us.



Fee Schedule



1st Advantage
Federal Credit Union

3/1/2018

ATM Fees	
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>	
VISA Debit Card Fees	
Replacement of Damaged/ Lost/ Stolen	\$5.00
Non-Sufficient Funds (NSF) Overdraft	\$30.00 per item
VISA Credit Card Fees	
Replacement of Damaged/ Lost/ Stolen	\$5.00
Late Payment (after 10 days)	\$25.00 per month
Return Check Fee (payment by check)	\$25.00 per number
Inactivity Fee (if card is used less than 3 times in a 12 month period)	\$25.00 per year
Secured Visa Maintenance	\$20.00 per year
Visa Account Statement: Faxed:	\$3.00 each month \$4.00 per page
Checking Account Fees	
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
Certified Checks	\$10.00 per item
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





Money Market Account Fees	
Money Market & Member Rewards Money Market – More than 6 withdrawals or transfers per month	\$10.00
Other Fees	
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 6 months or more)	\$7.00 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	\$30.00 per item
Wire Transfer	Domestic: \$15.00 International: Varies
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 3/1/2018. If you have any questions about this Fee Schedule please contact us.

