

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. \$500 Minimum balance to open for all shares except 40 Month (\$5,000 Minimum) and 18 Month (\$50,000 Minimum).		
Term	Dividend Rate	APY*
6 Month^ (not available on IRA Certificates)	1.00%	1.00%
11 Month^	2.23%	2.25%
12 Month^	1.39%	1.40%
18 Month^	2.62%	2.65%
23 Month^	1.99%	2.00%
24 Month^	1.74%	1.75%
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%
Money Market Account - 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%
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. 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. ^^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 3/1/2019 and may change after account opening. Fees may reduce earnings. If you have any questions about this Rate Schedule please contact us.



Fee Schedule



1st Advantage
Federal Credit Union

2/1/2019

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 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: 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 2/1/2019. If you have any questions about this Fee Schedule please contact us.

