

Rate Schedule

Savings Accounts - Dividends compounded quarterly.			11/30/2022
	Dividend Rate	APY*	
Membership Savings - \$100.00 Average Daily Balance**	0.05%	0.05%	
Basic Savings - \$100.00 Average Daily Balance**	0.05%	0.05%	
Youth - \$100 Average Daily Balance**	0.05%	0.05%	
Escrow - \$100.00 Average Daily Balance**	0.05%	0.05%	
IRA Variable - \$100.00 Average Daily Balance**	0.25%	0.25%	
Checking Accounts - Dividends compounded quarterly.			
	Dividend Rate	APY*	
Free Advantage Checking	N/A	N/A	
Preferred Checking - \$250.00 Average Daily Balance**	0.05%	0.05%	
Premier Checking - \$100.00 Average Daily Balance**	0.05%	0.05%	
Teen Checking	N/A	N/A	
Share and IRA Certificates - 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)	0.25%	0.25%	
11 Month^	1.99%	2.00%	
12 Month^	0.996%	1.00%	
18 Month^	3.698%	3.75%	
24 Month^	1.985%	2.00%	
30 Month^	2.722%	2.75%	
36 Month^	1.990%	2.00%	
40 Month^	1.244%	1.25%	
48 Month^	1.990%	2.00%	
55 Month^	1.990%	2.00%	
60 Month^	1.990%	2.00%	

*APY = Annual Percentage Yield **Average Daily Balance required to earn Dividends ^A penalty and/or account closure will be imposed for withdrawals before maturity. 40 month special with 1-time bump option.

Money Market Account - Dividends compounded monthly.

Average Daily Balance**	Dividend Rate	APY*
\$1,000.00 - \$2,499.99	0.00%	0.00%
\$2,500.00 - \$9,999.99	0.20%	0.20%
\$10,000.00 - \$24,999.99	0.45%	0.45%
\$25,000.00 - \$74,999.99	0.548%	0.55%
\$75,000.00 - \$99,999.99	0.648%	0.65%
\$100,000 - \$249,999.99	0.648%	0.65%
\$250,000.00- \$499,999.99	0.995%	1.00%
\$500,000.00- \$999,999.99	1.094%	1.10%
\$1,000,000 and up	1.440%	1.45%

Performance Plus Money Market

Average Daily Balance**	Dividend Rate	APY*
Less Than \$24,999.99	0.00%	0.00%
\$25,000.00 - \$74,999.99	0.747%	0.75%
\$75,000.00 - \$99,999.99	0.846%	0.85%
\$100,000.00 - \$249,999.99	0.846%	0.85%
\$250,000.00 - \$499,999.99	1.193%	1.20%
\$500,000.00 - \$999,999.99	1.981%	2.00%
\$1,000,000.00 +	2.959%	3.00%

Member Rewards Money Market Account - Dividends compounded monthly.

	Dividend Rate	APY^^
Qualified Accounts^^	0.45%	0.45%
Non-Qualified Accounts^^	0.05%	0.05%

*APY = Annual Percentage Yield **Average Daily Balance required to earn Dividends ^A penalty and/or account closure will be imposed for withdrawals before maturity. 40 month special with 1-time bump option. ^^APY = Annual Percentage Yield. Qualified Member Rewards Money Market accounts earn 0.45% APY on balances up to \$10,000 and 0.05% APY on balances over \$10,000. Non-Qualified account balances earn 0.05% 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 0.05% APY. APY as of 11/30/2022 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

ATM Fees		8/8/2022
1st Advantage FCU ATM Transactions	Free	
Foreign ATM Withdrawals	\$1.00	
Replacement of Damaged/ Lost/ Stolen Card	\$5.00	
Replacement Card Expedited	\$35.00	
Insufficient Funds 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>		
Debit Mastercard Fees		
Replacement of Damaged/ Lost/ Stolen Card	\$5.00	
Insufficient Funds Overdraft	\$30.00 per item	
Replacement Card Expedited	\$35.00	
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	
New Check Orders or Reorder of Checks	Cost varies	
Temporary/ Starter Checks	\$5.00	
Copy of Cleared Check	\$5.00 per item	
Insufficient Funds Overdraft	\$30.00 per item	
Return Check – Insufficient Funds	\$31.00 per item	
Stop Payment	\$28.00 per item	
Uncollected Item	\$29.00 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/ Insufficient Funds Return	\$30.00 per item
Electronic Stop Payments	\$28.00 per item
Bad Address (returned or no mail from Post Office without forwarding address)	\$5.00
Check Cashing: Non-Member	\$5.00 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
UPS	Fee Varies
Garnishment/ Tax Levy	\$50.00 per item
Inactive Account (account without financial activity for 12 months or more)	\$5.00 per month
IRA External Transfer Fee	\$20.00
IRA Fee: If balance is below \$50	\$5.00 per month
Dormant Account Fee	\$15.00 one time
Money Order	\$3.00 per item
Cashier's Check	\$5.00 per item
Wire Transfer - Outgoing	Domestic: \$25.00 International (additional third-party fees may apply) : \$45.00
Wire Transfer - Outgoing in Online Banking	Domestic: \$15.00
Wire Transfer - Incoming	\$10.00
Savings Excessive Transaction Fee (more than 6 in accordance with Regulation D)	\$5.00 per transaction
Gift Card	\$5.00 per item
Verification of Deposit	\$15.00
Account Research	\$25.00 per hour
Duplicate IRS Forms	\$5.00 each
Skip-a-Pay	\$30.00 per loan

The fees appearing in this schedule are accurate and effective for accounts as of 8/3/2022. If you have any questions about this Fee Schedule please contact us.

