

Rate Schedule

as of 4/17/26

Savings Accounts

Dividends compounded quarterly, except for high-yield savings accounts, which are compounded monthly.

	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%
High Yield Savings		
• Balances up to \$50,000.00****	0.05% - 1.982%	0.05% - 2.00%
• Balances over \$50,000.00	0.05%	0.05%

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%
Youth Spend Checking	N/A	N/A
High Yield Checking		
• Qualified accounts up to \$7,500.00***	0.05% - 3.928%	0.05% - 4.00%
• Non-Qualified accounts and balances over \$7,500.00	0.05%	0.05%

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*
4 Month^ (not available on IRA Certificates)	3.747%	3.80%
6 Month^ (not available on IRA Certificates)	1.195%	1.20%
8 Month^^ (not available on IRA Certificates)	3.455%	3.50%
11 Month^	2.820%	2.85%
12 Month^	0.996%	1.00%
24 Month^	2.722%	2.75%
36 Month^	2.722%	2.75%
40 Month^	1.990%	2.00%
48 Month^	2.722%	2.75%
55 Month^	2.722%	2.75%
60 Month^	2.722%	2.75%

*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. ^^ To qualify for 8-month certificate rate of 3.50% APY, member must have direct deposit to any 1st Advantage checking account. If no direct deposit, rate is 3.25% APY. Additional offers may not be combined. *** APY = Annual Percentage Yield. Qualified accounts earn up to 4.00% APY on balances up to \$7,500 and 0.05% APY on balances over \$7,500. Non-Qualified account balances earn 0.05% APY. Qualified accounts must have 10 or more posted Debit Card transactions (excluding ATM transactions) per month and eStatements. 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 4/17/2026 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. ****APY = Annual Percentage Yield. Accounts earn 2.00% APY on balances up to \$50,000 and 0.05% APY on balances over \$50,000. APY as of 4/17/2026 and is subject to change. \$100 minimum average daily balance to earn dividends. Dividends compounded monthly. Limit one (1) High-Yield Savings account per member. No minimum balance to open. Fees may reduce earnings. This offer can be withdrawn at any time. Rates subject to change. Insured by NCUA.

Rate Schedule

as of 4/17/26

Money Market Account (Grandfathered 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	0.50%	0.50%
\$10,000.00 - \$24,999.99	0.648%	0.65%
\$25,000.00 - \$49,999.99	0.648%	0.65%
\$50,000.00 - \$74,999.99	0.648%	0.65%
\$75,000.00 - \$99,999.99	0.747%	0.75%
\$100,000.00 - \$249,999.99	0.747%	0.75%
\$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*
\$0 - \$24,999.99	0.00%	0.00%
\$25,000.00 - \$49,999.99	0.995%	1.00%
\$50,000.00 - \$74,999.99	1.094%	1.10%
\$75,000.00 - \$99,999.99	1.094%	1.10%
\$100,000.00 - \$249,999.99	1.982%	2.00%
\$250,000.00 - \$499,999.99	2.276%	2.30%
\$500,000.00 - \$999,999.99	3.203%	3.25%
\$1,000,000.00 +	3.928%	4.00%

Member Rewards Money Market Account (Grandfathered Account)***

Dividends compounded monthly.

	Dividend Rate	APY^^
Qualified Accounts up to \$10,000^^	1.982%	2.00%
Non-Qualified Accounts^^	0.05%	0.05%

*APY = Annual Percentage Yield **Average Daily Balance required to earn Dividends. ^^APY = Annual Percentage Yield. Qualified Member Rewards Money Market accounts earn 2.00% 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 4/17/2026 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. ***Grandfathered account - closed to new account openings. Available only to existing holders of this account type.

Fee Schedule

as of 8/22/25

ATM Fees

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	\$29.00 per item
Foreign ATMs that are not included in our free network may include a fee charged by other financial institutions.	

Debit Mastercard Fees

Replacement of Damaged/Lost/Stolen Card	\$5.00
Insufficient Funds Overdraft	\$29.00 per item
Replacement Card Expedited	\$35.00

Checking Account Fees

Preferred Checking	\$7.00/month	(if average daily balance falls below \$250)
Premier Checking	\$5.00 per month	
Money Orders	\$3.00	
Cashier's Checks (first 5 per month are free)	\$5.00	
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	\$29.00 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
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Other Fees

Electronic/ Insufficient Funds Return	\$29.00 per item	
Electronic Stop Payments	\$28.00 per item	
Bad Address	\$5.00	(returned or no mail from Post Office without forwarding address)
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	\$3.00 each month	
Faxed:	\$4.00 per page	
UPS	Fee varies	
Garnishment/Tax Levy	\$50.00 per item	
Inactive Account	\$5.00 per month	(account without financial activity for 12 months or more)
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 Transfers		
Outgoing Domestic	\$25.00	
Outgoing International	\$45.00	(additional third-party fees may apply)
Outgoing Online Banking Domestic	\$15.00	
Incoming	\$10.00	
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 8/22/25.
If you have any questions about this Fee Schedule please contact us.