| Savings Accounts - Dividends compounded quarterly. |  | 3/18/2024 |
| :---: | :---: | :---: |
|  | 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\% |
| Youth Spend Checking | N/A | N/A |
| High Yield Checking <br> - Qualified accounts up to $\$ 7,500.00^{* * *}$ <br> - Non-Qualified accounts and balances over \$7,500.00 | $\begin{array}{\|l} 3.928 \% \\ 0.05 \% \end{array}$ | $\begin{aligned} & 4.00 \% \\ & 0.05 \% \end{aligned}$ |
| 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) | 4.184\% | 4.25\% |
| 11 Month^ | 4.184\% | 4.25\% |
| 12 Month^ | 0.996\% | 1.00\% |
| 24 Month^ | 2.966\% | 3.00\% |
| 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\% |

[^0] 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 | 0.50\% | 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 | 1.391\% | 1.40\% |
| \$50,000.00-74,999.99 | 1.489\% | 1.50\% |
| \$75,000.00-\$99,999.99 | 1.489\% | 1.50\% |
| \$100,000.00-\$249,999.99 | 1.982\% | 2.00\% |
| \$250,000.00-\$499,999.99 | 2.472\% | 2.50\% |
| \$500,000.00-\$999,999.99 | 3.203\% | 3.25\% |
| \$1,000,000.00 + | 3.928\% | 4.00\% |
| Member Rewards Money Market Account - Dividends compounded monthly. |  |  |
|  | Dividend Rate | APY^^ |
| Qualified Accounts up to \$10,000^^ | 1.982\% | 2.00\% |
| Non-Qualified Accounts^^ | 0.05\% | 0.05\% |


| ATM Fees |  |
| :--- | :--- |
| 1st Advantage FCU ATM Transactions | Free |
| 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 (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 <br> 6 or more | Cashier's Checks \$5.00 <br> Money Orders \$3.00 |
| 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 |
| Insufficient Funds- Return Check | $\$ 29.00$ per item |
| Stop Payment | $\$ 29.00$ per item |
| Uncollected Item | $\$ 10.00$ |
| Money Market Account Fees |  |
| Money Market \& Member Rewards Money Market - More than 6 withdrawals or <br> transfers per month | Man |

## Other Fees

| Electronic/ Insufficient Funds Return | \$29.00 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 <br> $\$ 4.00$ 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 $4 / 3 / 2023$. If you have any questions about this Fee Schedule please contact us.


[^0]:    *APY = Annual Percentage Yield ${ }^{* *}$ Average Daily Balance required to earn Dividends $\wedge$ A penalty and/or account closure will be imposed for withdrawals before maturity. 40 month special with 1 -time

