

# Personal Accounts

## Checking

Effective Date: January 1, 2022

Please refer to the Fee Schedule, hereby incorporated by reference, for a list of all applicable fees.

Account	Dividend Rate	APY <sup>1</sup>	Min. Opening Balance	Dividend Compounded & Credited	Dividend Period
Carefree Checking	NA	NA	\$10.00	NA	NA
First Checking Plus	0.05%	0.05%	\$10.00	Monthly	Monthly
Start Up Checking <sup>2</sup>	0.10%	0.10%	\$10.00	Monthly	Monthly
HSA Checking	1.00%	1.00%	\$10.00	Monthly	Monthly
First Tech Rewards Checking (Qualified Rate)					
\$0.01 - \$15,000.00	0.50%	0.50%	\$10.00	Monthly	Monthly
\$15,000.01 +	0.10%	0.10%	\$10.00	Monthly	Monthly
First Tech Rewards Checking (Non-Qualified Rate)					
All balances	0.01%	0.01%	\$10.00	Monthly	Monthly
Dividend Rewards Checking (Qualified Rate) <sup>3</sup>					
\$0.01 - \$10,000.00	1.00%	1.00%	\$10.00	Monthly	Monthly
\$10,000.01 +	0.10%	0.10%	\$10.00	Monthly	Monthly
Dividend Rewards Checking (Non-Qualified Rate) <sup>3</sup>					
All balances	0.05%	0.05%	\$10.00	Monthly	Monthly

# Savings

Effective Date: January 1, 2022

Please refer to the Fee Schedule, hereby incorporated by reference, for a list of all applicable fees.

Account	Dividend Rate	APY	Min. Opening Balance	Dividend Compounded & Credited	Dividend Period
Membership Savings	0.05%	0.05%	\$5.00	Monthly	Monthly
Carefree Savings	0.10%	0.10%	\$25.00	Monthly	Monthly
Start Up Savings <sup>4</sup>					
\$0.01 - \$999.99	4.89%	5.00%	\$25.00	Monthly	Monthly
\$1,000.00 +	0.10%	0.10%	\$25.00	Monthly	Monthly
Instant Access Savings					
\$0.01 - \$2,499.99	0.05%	0.05%	\$5,000.00	Monthly	Monthly
\$2,500 - \$99,999.99	0.10%	0.10%	\$5,000.00	Monthly	Monthly
\$100,000 - \$249,999.99	0.10%	0.10%	\$5,000.00	Monthly	Monthly
\$250,000 +	0.15%	0.15%	\$5,000.00	Monthly	Monthly
First Tech Rewards Savings (Qualified Rate)					
\$0.01 - \$999.99	1.98%	2.00%	\$25.00	Monthly	Monthly
\$1,000 - \$24,999.99	0.50%	0.50%	\$25.00	Monthly	Monthly
\$25,000 +	0.10%	0.10%	\$25.00	Monthly	Monthly
First Tech Rewards Savings (Non-Qualified Rate)					
All balances	0.05%	0.05%	\$25.00	Monthly	Monthly

## Traditional Share Certificates

Effective Date: January 1, 2022

Please refer to the Fee Schedule, hereby incorporated by reference, for a list of all applicable fees.

Min. Opening Balance \$500			Min. Opening Balance \$50,000		
Term	Dividend Rate	APY <sup>1</sup>	Term	Dividend Rate	APY <sup>1</sup>
6-Month	0.15%	0.15%	6-Month	0.20%	0.20%
12-Month	0.25%	0.25%	12-Month	0.30%	0.30%
24-Month	0.45%	0.45%	24-Month	0.50%	0.50%
36-Month	0.65%	0.65%	36-Month	0.70%	0.70%
60-Month	1.14%	1.15%	60-Month	1.19%	1.20%

## Bump Up Share Certificates

Effective Date: January 1, 2022

Please refer to the Fee Schedule, hereby incorporated by reference, for a list of all applicable fees.

Min. Opening Balance \$500			Min. Opening Balance \$50,000		
Term	Dividend Rate	APY <sup>1</sup>	Term	Dividend Rate	APY <sup>1</sup>
13-Month Bump Up	0.20%	0.20%	13-Month Bump Up	0.25%	0.25%
24-Month Bump Up	0.70%	0.70%	24-Month Bump Up	0.75%	0.75%
36-Month Bump Up	0.85%	0.85%	36-Month Bump Up	0.90%	0.90%

1 = Annual Percentage Yield

2 = Start Up Checking accounts are available for all ages up to 17. A Parent/Guardian must be a Joint Owner on the account. The account will automatically convert to a First Checking Plus account when the owner turns 18 years old. Limit: One Start Up Checking Account per member.

3 = Dividend Rewards Checking. Existing accounts only. Product is not currently offered for new accounts or account conversions.

4 = Start Up Savings Accounts are available for all ages up to 17. A Parent/Guardian must be a Joint Owner on the account. The account will automatically convert to a Carefree Savings account when the owner turns 18 years old. Limit: One Start Up Savings Account per member.

## Truth in Savings Disclosure - Share Savings

Truth in Savings Disclosure for Share Savings, IRA, Roth, and Coverdell Savings, and Share Checking, Dividend Rewards Checking, and HSA Checking Accounts

Effective 01.15.2022 for members joining on or after 01.15.2022

Effective 03.01.2022 for members that joined before 01.15.2022

### Section I. Payment of Dividends

1. **Nature of Dividends:** The frequency and conditions upon which dividends are paid on all accounts are in accordance with the Bylaws of this Credit Union, the Federal Credit Union Act, and relevant laws (including the Truth-in-Savings Act and Regulations). Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.
2. **Rate Information:** For all dividend bearing accounts, the dividend rate and Annual Percentage Yield (“APY”) may change daily as determined by the Credit Union’s Board of Directors. Please refer to the *Rate Sheet* provided in addition to this Truth in Savings Disclosure for additional information, including the dividend rate and APY. You may also obtain current rate information by calling the Credit Union or visiting our website.
3. **Minimum Balance Requirements:** We list the minimum balance required to open an account on our *Rate Sheet*.
4. **Compounding and Crediting for All Accounts:** For all dividend bearing accounts, dividends will be compounded monthly and will be credited monthly. For these accounts, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the ending date of a dividend period, and for this example is January 31. If you close any of your dividend earning accounts before dividends are credited you will not receive the accrued dividends.
5. **Fees and Charges:** Please refer to the Fee Schedule provided in addition to this Truth in Savings Disclosure for fees and charges which may be assessed against your account.
6. **Balance Computation Method:** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.
7. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit non-cash items

(e.g., checks) to your account if deposited before the close of business.

8. Bylaw Requirements: You must complete payment of one share in your Membership Savings Account, in accordance with the *Membership and Account Agreement*, as a condition of your membership.

## Section II. Terms and Conditions Applicable to all Savings Accounts

1. Transaction Limitations: Withdrawals or transfers out of your Share Savings accounts are limited. On all Share Savings accounts, we will allow you to make up to six (6) preauthorized, automatic, telephonic, audio response or online banking transfers to another of your accounts or to the account of any other person or organization during each statement period.
  - a. The date we use to determine the number of transactions is the date a transaction is posted to your account, rather than the date you initiate the transaction. If you exceed these limitations in any statement period, we can refuse or reverse the transfer, close your account, and charge a fee as stated in the Fee Schedule.
  - b. Transactions that are not covered by these limitations include: (1) transfers from your account to pay a loan with us; (2) transfers to your other accounts with us or withdrawals (payments directly to you) from the account when such transfers or withdrawals are made by mail, messenger, ATM or in person; and/or (3) withdrawals made by telephone if a check is mailed directly to you.

## Section III. Terms and Conditions Applicable to Dividend Rewards Checking Accounts

1. Limit: You are limited to one (1) Dividend Rewards Checking Account or one (1) First Tech Rewards Checking Account per primary account owner.
2. Rate Information: The Dividend Rewards Checking Account is a tiered rate account. The dividend rate and corresponding APY will be either the qualified or non-qualified rate, as determined by the qualification requirements per monthly cycle (listed below). If qualifications are met, the dividend rate and APY specified for a tier will apply only to the portion of the account balance that is within the tier. The dividend rates and range of APY(s) may vary depending on account balance and are listed for each tier in our *Rate Sheet*.
  - a. Failure to Qualify: If you do not meet the requirements for a qualification period, you will earn the non-qualified rate and corresponding APY.
3. Qualification Requirements Per Monthly Cycle: In order to qualify, you must meet all of the following qualification requirements:
  - a. Have twelve (12) debit card purchases posted to the account.
  - b. Have one (1) direct deposit or ACH deposit/withdrawal.
  - c. Be enrolled in electronic statements.

All qualification requirements must be completed and posted to your account prior to the last day of the month. For example, the last day of January is January 31. At least twelve (12) debit card purchases must post to your account by January 30 for purposes of this example. Keep in mind that debit card purchases can take up to three (3) days to post and depend on merchant processing times.

4. Rebates: For qualified accounts, fees charged at any U.S. ATMs will be refunded for the monthly cycle in which the fee was charged.

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# Truth in Savings Disclosure - Rewards Checking and Savings

## Truth in Savings Disclosure for First Tech Rewards Checking and Savings Accounts

Effective 01.15.2022 for members joining on or after 01.15.2022

Effective 03.01.2022 for members that joined before 01.15.2022

### Section I. Payment of Dividends

1. Nature of Dividends: The frequency and conditions upon which dividends are paid on all accounts are in accordance with the Bylaws of this Credit Union, the Federal Credit Union Act, and relevant laws (including the Truth-in-Savings Act and Regulations). Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.
2. Rate Information: For all dividend bearing accounts, the dividend rate and Annual Percentage Yield ("APY") may change daily as determined by the Credit Union's Board of Directors. Please refer to the Rate Sheet provided in addition to this Truth in Savings Disclosure for additional information, including the dividend rate and APY. You may also obtain current rate information by calling the Credit Union or visiting our website.
3. Minimum Balance Requirements: We list the minimum balance required to open an account on our Rate Sheet.
4. Compounding and Crediting for All Accounts: For all dividend bearing accounts, dividends will be compounded monthly and will be credited monthly. For these accounts, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the ending date of a dividend period, and for this example is January 31. If you close any of your dividend earning accounts before dividends are credited you will not receive the accrued dividends.
5. Fees and Charges: Please refer to the Fee Schedule provided in addition to this Truth in Savings Disclosure for fees and charges which may be assessed against your account.
6. Balance Computation Method: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.
7. Accrual of Dividends: Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account if deposited before the close of business.

8. **Bylaw Requirements:** You must complete payment of one share in your Membership Savings Account, in accordance with the Membership and Account Agreement, as a condition of your membership.

## **Section II. Terms and Conditions Applicable to First Tech Rewards Checking Accounts**

1. **Limit:** You are limited to one (1) First Tech Rewards Checking Account or one (1) Dividend Rewards Checking Account per primary account owner.
2. **Eligibility:** Account must be a personal account. Trust, Business, and Organization accounts are not eligible.
3. **Rate Information:** The First Tech Rewards Checking Account is a tiered rate account. The dividend rate and corresponding annual percentage yield (APY) will be either the qualified or non-qualified rate, as determined by the qualification requirements per monthly cycle (listed below). If qualifications are met, the dividend rate and APY specified for a tier will apply only to the portion of the account balance that is within the tier. The dividend rates and range of APY(s) may vary depending on account balance and are listed for each tier in our Rate Sheet.
  - a. **Failure to Qualify:** If you don't meet the requirements for a qualification period, you'll earn the non-qualified rate and corresponding APY.
4. **Qualification Requirements Per Monthly Cycle:** In order to qualify, you must meet all of the following qualification requirements:
  - a. Have a combined total of at least twenty (20) qualifying transactions with an aggregate spend of at least \$500 per month posted to the applicable accounts. Qualifying transactions include:
    - i. Posted debit card purchases to the First Tech Rewards Checking account.
    - ii. Posted credit card purchases on a First Tech credit card account. Credit card purchases must be made on a First Tech credit card account with the same primary account owner as the First Tech Rewards Checking account.
  - b. Have ACH deposits and/or withdrawals totaling at least \$1,000 per cycle (either multiple aggregate ACHs equal to \$1,000 or one \$1,000 ACH) to the First Tech Rewards Checking account.
  - c. Enrollment in electronic statements and notices for the primary account owner.

All qualification requirements must be completed and posted to your account prior to the last day of the month. For example, the last day of January is January 31. At least twenty (20) debit and/or credit card purchases must post to your account by January 30 for purposes of this example. Keep in mind that debit and/or credit card purchases can take several days to post and depend on merchant processing times.

5. **Rebates:** The following rebates will be credited to the First Tech Rewards Checking account if the qualification requirements are met for the monthly cycle in which the transaction posted. The offered rebates may change at any time, as determined by the Credit Union's Board of Directors. Rebates will be posted within 3 business days after the end of the month.
  - a. Reimbursement of any out-of-network U.S. ATM fees, up to a maximum of \$15 per month
  - b. 0.25% cash back on minimum scheduled payment amount made from another First Tech account to your First Tech consumer loan(s) and/or HELOC, up to a maximum of \$15 per month. Primary account owner of the First Tech Rewards Checking account must be listed as primary borrower on the

First Tech consumer loan(s) or home equity line of credit (HELOC). Regular payments to credit cards, closed-end mortgages, and commercial loan products are not eligible for this product offering and do not qualify for the above mentioned cash back rebates. Prepayments, late payments, and payoffs not included. Loans must be in good standing (active, current, not delinquent).

- c. 0.50% cash back on all posted credit card purchases made on your First Tech credit card account, up to a maximum of \$15 per month. Credit card purchases must be made on a First Tech credit card account with the same primary account owner as the First Tech Rewards Checking account.
  - d. Reimbursement of monthly online streaming subscription services charged to your First Tech credit card account, up to a maximum of \$10 per month.
    - i. Merchant category codes that qualify for the reimbursement of online streaming subscriptions include: 4899 - Cable, Satellite, and Other Pay Television and Radio Services; 5735 - Record Shops; and 5968 - Direct Marketing - Continuity/Subscription Merchants.
    - ii. First Tech does not have the ability to control how a retailer chooses to classify their business and therefore reserves the right to determine which purchases qualify. Merchants who accept Mastercard® credit cards are assigned a merchant code which is determined by the merchant or its processor in accordance with Mastercard® procedures based on the kinds of products and services they primarily sell. First Tech groups similar merchant codes into categories for purposes of making offers to you. Please note that First Tech makes every effort to include all relevant merchant codes in our categories. However, even though a merchant or some of the items that it sells may appear to fit within a category, the merchant may not have a merchant code in that category.
    - iii. Credit card purchases must be made on a First Tech credit card account with the same primary account owner as the First Tech Rewards Checking account.
6. Opening this checking account does not guarantee approvals on loan accounts. Lending qualifications still apply.

### **Section III. Terms and Conditions Applicable to First Tech Rewards Savings Accounts**

- 1. **Limit:** You are limited to one (1) First Tech Rewards Savings account per primary account owner.
- 2. **Eligibility:** Account must be a personal account. Trust, Business, and Organization accounts are not eligible. The First Tech Rewards Savings account requires a corresponding First Tech Rewards Checking account. The primary account owner of the First Tech Rewards Savings account must be the same as that listed on the First Tech Rewards Checking account.
- 3. **Rate Information:** The First Tech Rewards Savings is a tiered rate account. The dividend rate and corresponding annual percentage yield (APY) will be either the qualified or non-qualified rate as determined by the First Tech Rewards Checking qualification requirements per monthly cycle (listed above). If the qualifications are met, the First Tech Rewards Savings dividend rate and APY specified for a tier will apply only to the portion of the account balance that is within that tier. The dividend rates and range of APY(s) may vary depending on account balance and are listed for each tier in our Rate Sheet.
  - a. **Failure to Qualify:** If you don't meet the requirements for a qualification period, you'll earn the non-qualified rate and corresponding APY.



4. Transaction Limitations: Withdrawals or transfers out of your Share Savings accounts are limited. On all Share Savings accounts, we will allow you to make up to six (6) preauthorized, automatic, telephonic, audio response or online banking transfers to another of your accounts or to the account of any other person or organization during each statement period.
  - a. The date we use to determine the number of transactions is the date a transaction is posted to your account, rather than the date you initiate the transaction. If you exceed these limitations in any statement period, we can refuse or reverse the transfer, close your account, and charge a fee as stated in the Fee Schedule.
  - b. Transactions that are not covered by these limitations include: (1) transfers from your account to pay a loan with us; (2) transfers to your other accounts with us or withdrawals (payments directly to you) from the account when such transfers or withdrawals are made by mail, messenger, ATM or in person; and/or (3) withdrawals made by telephone if a check is mailed directly to you.

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## Truth in Savings Disclosure - Share Certificates

Truth in Savings Disclosure for Standard Share Certificate and IRA, Roth IRA, and Coverdell Share Certificate Accounts

Effective Date: January 15, 2022

### Section I. Payment of Dividends

Unless otherwise specified for a specific type of Share Certificate Account below, these general terms and conditions shall apply to all Share Certificate Accounts. All of our dividend-bearing term share accounts are referred to as "Share Certificate Accounts".

1. Certificate Account Receipt: This Truth in Savings Disclosure supplements your Certificate Account Receipt ("Certificate Receipt"), which discloses specific terms of your Share Certificate Account.
2. Nature of Dividends: The frequency and conditions upon which dividends are paid on all accounts are in accordance with the Bylaws of this Credit Union, the Federal Credit Union Act, and relevant laws (including the Truth-in-Savings Act and Regulations). Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.
3. Rate Information: Share Certificate Accounts are generally fixed-rate accounts (unless the Certificate Receipt states otherwise, such as our Bump Up Share Certificates) and are non-negotiable and non-transferable. You will be paid the rate and yield until maturity. We may change dividend rates and APYs offered for new Share Certificate Accounts at any time as determined by the Credit Union's Board of Directors. The dividend rate, APY, term, and Maturity Date for your Share Certificate Account will be set forth in the Certificate Receipt we will provide to you when you open such account. You may also obtain current rate information by calling the Credit Union or visiting our website.
4. Compounding and Crediting for All Accounts: Dividends will be compounded monthly and will be credited

on the last day of each month and/or upon the Maturity Date. If the Share Certificate Account is closed before dividends are credited, dividends accrued through the prior business day will be paid, subject to any early withdrawal penalty.

5. **Balance Computation Method:** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.
6. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit non-cash items (e.g., checks) to your account if deposited before the close of business.
7. **Minimum Balance and Deposit Requirements:** The minimum balance required to open and maintain a Share Certificate Account is set forth on the *Rate Sheet*. You must maintain this minimum balance in your Share Certificate Account each day to obtain the disclosed APY. The Share Certificate Account may be closed if the balance falls below the minimum balance required set forth on the Rate Sheet, if applicable. Although credited dividends may be withdrawn or transferred at any time without the assessment of an early withdrawal penalty, the disclosed APY assumes that dividends will remain in the Share Certificate Account until the Maturity Date. An early withdrawal of dividends will reduce earnings.

## **Section II. Terms and Conditions applicable to all Share Certificate Accounts**

1. **Transaction Limitations:** Once your Share Certificate Account is established, you generally may not make deposits into the account until the Maturity Date except during the applicable grace period and as permitted for Bump Up Share Certificates and IRA/Roth IRA/Coverdell Share Certificates. All withdrawals of principal before the Maturity Date are subject to early withdrawal penalties, except during the grace period described herein. We also reserve the right to require members intending to make a withdrawal of principal from any Share Certificate Account to give written notice of such intent not less than sixty (60) days before the withdrawal.
2. **Early Withdrawal Penalties:** The Share Certificate Account will mature on the Maturity Date set forth in the Certificate Receipt. If a withdrawal of principal is made prior to the Maturity Date, the Credit Union will impose a penalty on the amount withdrawn that is subject to penalty. Penalties may reduce the principal.
  - a. In accordance with Federal Reserve Board Regulation D, the Credit Union may charge an early withdrawal penalty of seven (7) days simple dividends on amounts withdrawn within the first six (6) days after account opening or within six (6) days following the last partial withdrawal.
  - b. If the Share Certificate Account has a term to maturity equal to or less than one (1) year, the penalty imposed will be the required Federal Reserve Board Regulation D penalty, whether or not earned.
  - c. If the Share Certificate Account has a term to maturity of between one (1) year and two (2) years, the penalty imposed will equal 180 days of simple dividends, whether or not earned.
  - d. If the Share Certificate Account has a term to maturity greater than two (2) years, the penalty will equal 270 days simple dividends, whether or not earned.
3. **Exceptions to Early Withdrawal Penalties:** Early withdrawal penalties will not apply to:
  - a. Withdrawals of credited dividends.
  - b. Withdrawals of certificate funds during the ten (10) day grace period following the automatic renewal of the certificate.
  - c. At our option, withdrawals made subsequent to the death of an account owner or a court or other

body of competent jurisdiction declaring an account owner legal incompetent.

- d. Withdrawal made to effect a required distribution of funds from accounts which are part of a pension plan that qualifies or qualified for specific tax treatment under Section 401 or from accounts qualifying under Section 408 of the Internal Revenue Service code.
4. **Maturity and Renewal:** Except otherwise stated in your Certificate Receipt, your Share Certificate Account will automatically renew upon the Maturity Date and on the Maturity Date of any renewal term unless you prevent renewal by withdrawing all of the funds in your Share Certificate Account. The renewal term will be equal to or closest to that of the initial term and at the dividend rate and APY in effect at that time for such a term. You may instruct us in person or in writing prior to the expiration of a ten (10) day grace period following maturity to renew or close the Share Certificate Account on a date of your choosing within the grace period. We can prevent renewal by providing you notice at least thirty (30) days before maturity. Funds will continue to earn dividends but at the rate of a new Share Certificate Account for the same term in effect on the Maturity Date until such date of closure or renewal. If automatically renewed, all funds in a Share Certificate Account as of the renewal date are considered to be principal. If the Share Certificate is no longer offered at the time of renewal the funds will be transferred to your Membership Share Savings Account.
5. **Notices:** We will send you a written maturity notice at least thirty (30) days in advance of the Maturity Date of your Share Certificate Account.
6. **Unclaimed Property:** Certificate accounts subject to unclaimed property laws may not be automatically renewed and may be surrendered to the applicable state in accordance with state laws.
7. **Lien on Shares:** Subject to our lending policies, amounts on deposit in Share Certificate Accounts may be pledged as collateral security to your loans with us.
8. **Change in Terms:** We reserve the right to change the terms and conditions of Certificate Accounts at any time without notice to you, unless notice is required under applicable law.

### **Section III. Additional Terms and Conditions Applicable to Specific Share Certificate Accounts**

1. **IRA/Roth IRA/Coverdell Share Certificates:** You may make unlimited additions up to your annual contribution limit into these accounts. There are no limitations on the frequency or timing of additions with the exception of the thirteen (13) month Bump Up Share Certificate (see details for Bump Up Share Certificates below).
2. **Bump Up Share Certificates:** If your account has the Bump Up feature, we list the dividend rate and APY on your Certificate Receipt for your Bump Up Share Certificate account. Your Maturity Date will remain the same as stated on your Certificate Receipt.
  - a. You have the option within each twelve (12) months of the current term for terms equaling or exceeding twenty-four (24) months, or once per term for Bump Up products with a term less than twenty-four (24) months, of exchanging the dividend rate for a new dividend rate that is currently offered on term share certificates at no cost to you.
  - b. You have the option within each twelve (12) months of the current term for terms equaling or exceeding twenty-four (24) months, or once per term for Bump Up products with a term less than twenty-four (24) months, to make one (1) additional deposit. The maximum amount you can deposit is up to the original amount of the certificate at the start of the current term.

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## Fee Schedule/Sheet

Effective dates: July 1, 2021 for members joining on or after July 1, 2021  
August 15, 2021 for members joined before July 1, 2021

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We may assess the following fees against your account.

Please review the Membership and Account Agreement ([firsttechfed.com/MAA](https://firsttechfed.com/MAA)), account documents, and ([firsttechfed.com/help/faqs](https://firsttechfed.com/help/faqs)) for additional information regarding fees, transaction limitations, and other account restrictions that may apply.

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Our fees are categorized as follows:

- Card Services
  - Miscellaneous Transactions and Services
  - Digital Banking Services
  - Overdraft and Return Item
  - Safe Deposit Boxes
  - Wire Transfers
  - Business Accounts
  - Mortgage Servicing Loan Fees
  - Consumer Loan Fees
  - Commercial Loan Fees
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## Card Services

Applicable fees for ATM and Debit, and Credit Cards. Credit Card may have additional fees which could vary, see Credit Card section of the Rates and Fees, and your account documents and disclosure for more details.

Note: Each individual action at an ATM not owned by First Tech may be considered a separate transaction and a separate transaction fee may be charged by the ATM operator or any network used for each action even if you only enter your PIN once.

Name or Description	Fee Amount	Important Information
ATM Transactions at First Tech Owned and CO-OP Network ATMs	No Charge	<ul style="list-style-type: none"> <li>• Unlimited withdrawals, deposits, transfers, and inquiries.</li> <li>• Daily ATM withdrawal amount limits may apply.</li> </ul>
ATM Cash Withdrawal or Inquiry at Non-First Tech Owned and non-CO-OP Network ATMs	\$2.00	<ul style="list-style-type: none"> <li>• First Tech charge for withdrawals or inquiries in excess of 6 per month.</li> <li>• Does not include any third party processing or international transaction fees.</li> </ul>
ATM Deposit Adjustment	\$5.00	<ul style="list-style-type: none"> <li>• This fee is applicable if your deposit at a CO-OP network ATM must be adjusted.</li> </ul>
Card PIN Rush	\$20.00	<ul style="list-style-type: none"> <li>• 2 day delivery for Card PIN.</li> </ul>
Card Rush	\$20.00	<ul style="list-style-type: none"> <li>• 2 day delivery for Card.</li> </ul>
Card Rush	\$35.00	<ul style="list-style-type: none"> <li>• Next day delivery for Card.</li> </ul>
International Transaction / Currency Conversion Fee	1% of Purchase Amount	<ul style="list-style-type: none"> <li>• Applies to ATM and Debit Card transactions processed outside of the U.S. as determined by the merchant / processor or when transacting in foreign currency.</li> </ul>

## Miscellaneous Transactions and Services

Applicable fees for miscellaneous services and transactions.

Name or Description	Fee Amount	Important Information
Account Activity Printout	\$1.00	<ul style="list-style-type: none"> <li>Avoid this fee by printing your account transaction activity or statement directly in Digital Banking.</li> </ul>
Account Balancing Assistance	\$25.00 per hour	<ul style="list-style-type: none"> <li>Minimum 1 hour.</li> </ul>
Account Research	\$25.00 per hour	<ul style="list-style-type: none"> <li>Minimum 1 hour.</li> <li>Examples include: legal research and address research we perform on your behalf if account statements are returned to us by USPS.</li> </ul>
Cashier's Check	No Charge	<ul style="list-style-type: none"> <li>Limit 3 checks per day.</li> </ul>
Check Copy	\$2.00	<ul style="list-style-type: none"> <li>For requested copies of checks, including cashier's checks.</li> <li>Fee is per check.</li> </ul>
Check Orders and Re-orders	Varies	<ul style="list-style-type: none"> <li>Fee depends on style and quality ordered.</li> </ul>
Deposit Verification	No Charge	<ul style="list-style-type: none"> <li>Documentation provided to review and verify account information, such as balance or transaction history.</li> </ul>
Express Delivery — Overnight	\$20.00	<ul style="list-style-type: none"> <li>Fee applies for requested or required express overnight delivery of documentation.</li> </ul>
Foreign Check Exchange Fee	\$15.00	<ul style="list-style-type: none"> <li>Fee applies when depositing checks payable in foreign currency.</li> <li>Fee is per check.</li> </ul>
Foreign Currency Fee	\$15.00	<ul style="list-style-type: none"> <li>Fee applies when purchasing foreign currency.</li> <li>Fee is per denomination.</li> </ul>
Inactivity Fee	Up to \$5 / month	<ul style="list-style-type: none"> <li>May be assessed monthly to membership savings accounts when a member has not initiated activity on any relationship accounts for at least 6 months. A relationship is defined as any account where the account holder has an ownership role.</li> <li>Exclusions: <ul style="list-style-type: none"> <li>Account holder is an owner on other open products or has relationships other than Savings and Checking accounts.</li> <li>Account holder has more than \$500 in relationship deposits.</li> <li>Account holder is under 18 years of age.</li> </ul> </li> <li>See our <a href="#">Inactivity Fee FAQ</a> for more information on this fee.</li> </ul>
Legal Actions, Garnishments, Executions or Levies	\$50.00	<ul style="list-style-type: none"> <li>Fee applies to Legal Orders received that must be acted upon.</li> </ul>
Specialized Letters	\$25.00	<ul style="list-style-type: none"> <li>Specialized letter requests.</li> </ul>
Statement Copy	\$3.00	<ul style="list-style-type: none"> <li>This fee applies when you request copies of your prior statement. Excludes requested copies of most recent statement.</li> </ul>
Stop Payments	\$25.00	<ul style="list-style-type: none"> <li>This fee applies when you place a stop payment on a check (one or series of consecutive checks), ACH (one time or recurring), or Cashier's Check.</li> </ul>
Temporary Checks	No Charge	<ul style="list-style-type: none"> <li>Only available for new checking accounts awaiting check order processing.</li> </ul>

## Digital Banking Services

Applicable fees for Digital Banking services using your desktop computer or mobile device. Restrictions apply. Please refer to the Disclosures ([firsttechfed.com/Disclosures](http://firsttechfed.com/Disclosures)) and Digital Banking ([firsttechfed.com/DigitalBanking](http://firsttechfed.com/DigitalBanking)) pages located at [firsttechfed.com](http://firsttechfed.com).

Name or Description	Fee Amount	Important Information
Digital Banking	No Charge	<ul style="list-style-type: none"> <li>24/7 access to your accounts directly from your desktop computer or mobile device.</li> </ul>
Zelle®	No Charge	<ul style="list-style-type: none"> <li>Zelle is a fast, safe, and easy way to send and receive money directly between almost any bank account in the U.S., typically within minutes<sup>1</sup>. With just an email address or U.S. mobile phone number, you can send and receive money with people you trust, regardless of where they bank<sup>2</sup>.</li> </ul>
BillPay	No Charge	<ul style="list-style-type: none"> <li>Allows you the ability to make bill payments through Digital Banking.</li> </ul>
BillPay — Expedited Payment	\$30.00	<ul style="list-style-type: none"> <li>This fee applies if you request to expedite a bill payment.</li> </ul>
BillPay — Stop Payments	\$25.00	<ul style="list-style-type: none"> <li>This fee applies when you place a stop payment on a bill payment.</li> </ul>

<sup>1</sup> Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.

<sup>2</sup> Must have a bank account in the U.S. to use Zelle.

Zelle and the Zelle-related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

## Overdraft and Return Item

Applicable fees for Overdraft and Return Items.

Name or Description	Fee Amount	Important Information
Overdraft Protection Transfer	No Charge	<ul style="list-style-type: none"> <li>You must enroll to use Overdraft Protection service.</li> </ul>
Overdraft / Return Item Fee <sup>1</sup>	\$33.00	<ul style="list-style-type: none"> <li>Overdraft Fee: Paid – Fee applies to paid overdraft items via the Discretionary Overdraft service.</li> <li>Returned Item Fee: Returned – Fee applies to returned items / transactions which were not paid under the Discretionary Overdraft service.</li> <li>These fees apply to the following categories of transactions: share draft, check, ACH, or other electronic means.</li> <li>The following limitations apply to overdraft and return item fees: <ul style="list-style-type: none"> <li>No fee will be charged if the item / transaction that caused the overdraft or return item is less than \$5.</li> <li>No more than 5 overdraft / returned item fees per day will be charged to an account.</li> </ul> </li> <li>Fee Names on your statement or in Digital Banking may vary depending on transaction type (Check, ACH, POS Recurring): <ul style="list-style-type: none"> <li>Overdraft / Return Item Fee</li> <li>OD/RI POS Recurring Fee</li> </ul> </li> </ul>
Return ACH Origination Fee	\$33.00	<ul style="list-style-type: none"> <li>This fee is applicable when you request First Tech to initiate an ACH transfer (one time or recurring) to or from an external account and it is unsuccessful / returned.</li> </ul>
Return Check Fee	\$12.00	<ul style="list-style-type: none"> <li>Applicable fee when a check deposited into your account is returned unpaid.</li> </ul>

<sup>1</sup> See the Overdraft Policy Disclosure section of the Membership and Account Agreement ([firsttechfed.com/MAA](http://firsttechfed.com/MAA)) and Overdraft Fee FAQ ([firsttechfed.com/help/faqs/overdraft-fees](http://firsttechfed.com/help/faqs/overdraft-fees)) on our website ([firsttechfed.com](http://firsttechfed.com)) for additional information and examples of when and how Overdraft/Return Item fees are assessed, and tips on how to avoid these fees.



## Safe Deposit Box

Applicable fees for safe deposit boxes.

Name or Description	Fee Amount	Important Information
3x5 Annual Rental	\$23.00	<ul style="list-style-type: none"> <li>Box availability and size vary per Experience Center location.</li> </ul>
3x10 Annual Rental	\$45.00	
5x5 Annual Rental	\$46.00	
5x10 Annual Rental	\$58.00	
10x10 Annual Rental	\$97.00	
Key Deposit	\$16.00	<ul style="list-style-type: none"> <li>Refunded when both keys are returned.</li> </ul>
Box Drilling	\$200.00	<ul style="list-style-type: none"> <li>Fee applies when a Safe Deposit Box key is lost and First Tech must arrange to drill the lock and replace.</li> </ul>

## Wire Transfers

Applicable fees per wire. Utilizing other low or no cost services, such as Digital Banking BillPay, Person to Person transfers, ACH transfers, and Digital Banking transfers may help you avoid or reduce the number of wire fees.

Name or Description	Fee Amount	Important Information
Incoming – All	\$5.00	<ul style="list-style-type: none"> <li>Applicable fee when receiving funds via domestic or international wire transfers.</li> </ul>
Outgoing – Domestic	\$20.00	<ul style="list-style-type: none"> <li>Applicable fee when sending funds via domestic wire transfers.</li> </ul>
Outgoing – Foreign	\$50.00	<ul style="list-style-type: none"> <li>Applicable fee when sending funds via international wire transfers.</li> </ul>

## Business Accounts

Additional fees for business accounts.

Name or Description	Fee Amount	Important Information
Simple Business Checking	\$6.00	<ul style="list-style-type: none"> <li>Monthly fee.</li> <li>Waived if average daily balance is \$1,000 or more.</li> </ul>
Business Instant Access	\$10.00	<ul style="list-style-type: none"> <li>Monthly fee.</li> <li>Waived if average daily balance is \$5,000 or more.</li> </ul>
Business Dividend Checking	\$15.00	<ul style="list-style-type: none"> <li>Monthly fee.</li> <li>Waived if average daily balance is \$5,000 or more.</li> </ul>
Overdraft Transfer Fee	\$4.00	<ul style="list-style-type: none"> <li>Per transfer from a business savings account.</li> <li>You must enroll to use this service.</li> </ul>

# Mortgage Servicing Loan Fees

Applicable Servicing fees for Mortgage Real Estate loans. Individual loan fees may vary. See your Mortgage loan documents for more details.

Name or Description	Fee Amount	Important Information
Flexity Line of Credit — Annual Fee	Varies	<ul style="list-style-type: none"> <li>Annual Fee for Home Equity Lines of Credit (HELOC). See Loan documents for more details.</li> </ul>
Flexity Line of Credit — Masterline Fixed Lock Fee	\$25.00	<ul style="list-style-type: none"> <li>No Change for first fixed-rate lock.</li> <li>Each additional fixed-rate lock is \$25.</li> <li>You can lock in up to three, fixed-rate loans under one line of credit.</li> <li>Duration of fixed-rate loans will not exceed the end of draw period.</li> </ul>
Flexity Line of Credit — Masterline Fixed Unlock Lock Fee	\$125.00	<ul style="list-style-type: none"> <li>Unlocking fixed-rate loans will move outstanding balance owed to line of credit lien for repayment.</li> </ul>
Flexity Line of Credit — Repayment of Third-Party Closing Costs	Varies	<ul style="list-style-type: none"> <li>Reimbursement of third-party closing costs covered by First Tech if loan is paid off within the first 24 months.</li> </ul>
Late Payment Fee	Varies	<ul style="list-style-type: none"> <li>Applicable fee to all Mortgage Loan Products when payment is received after due date and any applicable grace period.</li> <li>See Loan documents for more details.</li> </ul>
Partial Release/Lot Line Fee	\$250.00	<ul style="list-style-type: none"> <li>Applicable to requests where property boundaries change or are sold.</li> </ul>
Payoff Quote Fee	\$30.00 (\$25.00 NJ Properties)	<ul style="list-style-type: none"> <li>Processing fee for providing Payoff Quotes to external parties.</li> </ul>
Recast / Reamortize Fee	\$100.00	<ul style="list-style-type: none"> <li>Fee for having loan Principal and Interest payment recalculated post a large principal reduction of at least 10% of the outstanding principal balance.</li> </ul>
Subordination Fee	\$125.00	<ul style="list-style-type: none"> <li>Processing fee for review and approval of subordination request.</li> </ul>
Verification of Mortgage Fee	\$25.00	<ul style="list-style-type: none"> <li>Processing fee for providing requested mortgage account details.</li> </ul>
Reconveyance Fee	Varies by State	<ul style="list-style-type: none"> <li>Varies by the state in which the real property is located. Fee represents actual amount charged for recording reconveyance by local government as well as services performed by third parties to facilitate reconveyance. Contact Mortgage Servicing for more information and specific amounts.</li> </ul>

## Consumer Loan Fees

Listed below are common fees which may be applicable to Consumer loans. See your loan documents and disclosure for more information about fees specific to your loan product.

Name or Description	Fee Amount	Important Information
Late Charge	Varies	<ul style="list-style-type: none"> <li>• Applicable fee when payment is received after due date and any applicable grace period.</li> <li>• This fee may vary; see loan documents for more details.</li> </ul>
Returned Check Payment Fee	\$28.00	<ul style="list-style-type: none"> <li>• Applicable fee when a payment made by check is returned unpaid. See loan documents for more details.</li> </ul>

## Commercial Loan Fees

Listed below are common fees which may be applicable to Commercial loans. See your loan documents and disclosure for more information about fees specific to your loan product.

Name or Description	Fee Amount	Important Information
Lien Release Fee	Varies by State	<ul style="list-style-type: none"> <li>• Applicable fee for release of security interest in collateral securing the loan. See loan documents for more details.</li> </ul>
Late Payment Fee	Varies	<ul style="list-style-type: none"> <li>• Applicable fee when payment is received after due date and any applicable grace period. See loan document for more details.</li> </ul>

*Insured by NCUA*

