

Fee Schedule/Sheet

Effective date: **December 1, 2023**

We may assess the following fees against your account.

Please review the Membership and Account Agreement (firsttechfed.com/MAA), account documents, and FAQ page (www.firsttechfed.com/help/faqs/overdraft-fees) for additional information regarding fees, transaction limitations, and other account restrictions that may apply.

Our fees are categorized as follows:

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

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 <i>First Tech Owned and Co-op Network ATMs</i>	No Charge	<ul style="list-style-type: none"> • Unlimited withdrawals, deposits, transfers, and inquiries. • Daily ATM withdrawal amount limits may apply.
ATM Cash Withdrawal or Inquiry at <i>Non-First Tech Owned and non-Co-op Network ATMs</i>	\$2.00	<ul style="list-style-type: none"> • First Tech charge for withdrawals or inquiries in excess of 6 per month. • Does not include any third party processing or international transaction fees.
ATM Deposit Adjustment	\$5.00	<ul style="list-style-type: none"> • This fee is applicable if your deposit at a Co-op network ATM must be adjusted.
Card PIN Rush	\$20.00	<ul style="list-style-type: none"> • 2 day delivery for Card PIN.
Card Rush	\$20.00	<ul style="list-style-type: none"> • 2 day delivery for Card.
Card Rush	\$35.00	<ul style="list-style-type: none"> • Next day delivery for Card.
International Transaction/Currency Conversion Fee	1% of Purchase Amount	<ul style="list-style-type: none"> • 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. International transactions include those processed by a merchant overseas, even if the transaction is initiated while here in the U.S. (e.g., Internet transactions).

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"> • Avoid this fee by printing your account transaction activity or statement directly in Digital Banking.
Account Balancing Assistance	\$25.00 per hour	<ul style="list-style-type: none"> • Minimum 1 hour.
Account Research	\$25.00 per hour	<ul style="list-style-type: none"> • Minimum 1 hour. • Examples include: legal research and address research we perform on your behalf if account statements are returned to us by USPS.
Cashier's Check	No Charge	<ul style="list-style-type: none"> • Limit 3 checks per day.

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Name or Description	Fee Amount	Important Information
Check Copy	\$2.00	<ul style="list-style-type: none"> For requested copies of checks, including cashier's checks. Fee is per check.
Check Orders and Re-orders	Varies	<ul style="list-style-type: none"> Fee depends on style and quality ordered.
Deposit Verification	No Charge	<ul style="list-style-type: none"> Documentation provided to review and verify account information, such as balance or transaction history.
Express Delivery — Overnight	\$20.00	<ul style="list-style-type: none"> Fee applies for requested or required express overnight delivery of documentation.
Foreign Check Exchange Fee	\$15.00	<ul style="list-style-type: none"> Fee applies when depositing checks payable in foreign currency. Fee is per check.
Foreign Currency Fee	\$15.00	<ul style="list-style-type: none"> Fee applies when purchasing foreign currency. Fee is per denomination.
Inactivity Fee	Up to \$5/month	<ul style="list-style-type: none"> May be assessed monthly to membership savings accounts when a member has not initiated activity on any <i>relationship</i> accounts for at least 6 months. A <i>relationship</i> is defined as any account where the account holder has an ownership role. Exclusions: <ul style="list-style-type: none"> Account holder is an owner on other open products or has <i>relationships</i> other than Savings and Checking accounts. Account holder has more than \$500 in <i>relationship</i> deposits. Account holder is under 18 years of age. See our Inactivity Fee FAQ on firsttechfed.com (firsttechfed.com/help/faqs/inactivity-fee) for more information on this fee.
Legal Actions, Garnishments, Executions or Levies	\$50.00	<ul style="list-style-type: none"> Fee applies to Legal Orders received that must be acted upon.
Specialized Letters	\$25.00	<ul style="list-style-type: none"> Specialized letter requests.
Statement Copy	\$3.00	<ul style="list-style-type: none"> This fee applies when you request copies of your prior statement. Excludes requested copies of most recent statement.
Stop Payments	\$25.00	<ul style="list-style-type: none"> 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.
Temporary Checks	No Charge	<ul style="list-style-type: none"> Only available for new checking accounts awaiting check order processing.

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) and Digital Banking (firsttechfed.com/DigitalBanking) pages located at firsttechfed.com.

Name or Description	Fee Amount	Important Information
Digital Banking	No Charge	<ul style="list-style-type: none"> 24/7 access to your accounts directly from your desktop computer or mobile device.
Zelle [®]	No Charge	<ul style="list-style-type: none"> With just an email address or U.S. mobile phone number, <i>Zelle</i> allows you to send and receive money with people you trust, regardless of where they bank¹.
Bill Pay	No Charge	<ul style="list-style-type: none"> Allows you the ability to make bill payments through Digital Banking.
Bill Pay — Expedited Payment	\$30.00	<ul style="list-style-type: none"> This fee applies if you request to expedite a bill payment.
Bill Pay — Stop Payments	\$25.00	<ul style="list-style-type: none"> This fee applies when you place a stop payment on a bill payment.

¹ Must have a bank account in the U.S. to use *Zelle*.

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Overdraft and Return ACH Origination Fees

Applicable fees for Overdraft and Return OCH Origination.

Name or Description	Fee Amount	Important Information
Overdraft Protection Transfer	No Charge	<ul style="list-style-type: none"> You must enroll to use Overdraft Protection service.
Overdraft Fee ¹	\$33.00	<ul style="list-style-type: none"> Overdraft Fee: Paid – Fee applies to paid overdraft items via the Discretionary Overdraft service. This fee applies to the following categories of transactions: share draft, check, ACH, or other electronic means. The following limitations apply to overdraft fees: <ul style="list-style-type: none"> No fee will be charged if the item/transaction that caused the overdraft or return item is less than \$5. No more than 5 overdraft/returned item fees per day will be charged to an account. No fee will be charged when we decline or return an item unpaid due to insufficient funds, but you may be charged a fee(s) by the payee for the returned payment. Fee Names on your statement or in Digital Banking may vary depending on transaction type (Check, ACH, POS Reoccurring): <ul style="list-style-type: none"> Overdraft Fee OD Uncollected/Held Fee OD Recurring POS Fee
Return ACH Origination Fee	\$33.00	<ul style="list-style-type: none"> 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.

¹ See the Overdraft Policy Disclosure section of the **Membership and Account Agreement** (firsttechfed.com/MAA) and **Overdraft Fee FAQ** (firsttechfed.com/help/faqs/overdraft-fees) on our website (firsttechfed.com) for additional information and examples of when and how Overdraft 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"> Box availability and size vary per Experience Center location.
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"> Refunded when both keys are returned.
Box Drilling	\$200.00	<ul style="list-style-type: none"> Fee applies when a Safe Deposit Box key is lost and First Tech must arrange to drill the lock and replace.

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Wire Transfers

Applicable fees per wire. Utilizing other low or no cost services, such as Digital Banking Bill Pay, 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"> Applicable fee when receiving funds via domestic or international wire transfers.
Outgoing – Domestic	\$20.00	<ul style="list-style-type: none"> Applicable fee when sending funds via domestic wire transfers.
Outgoing – Foreign	\$50.00	<ul style="list-style-type: none"> Applicable fee when sending funds via international wire transfers.

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

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"> Annual Fee for Home Equity Lines of Credit (HELOC). See Loan documents for more details.
Flexity Line of Credit — Masterline Fixed Lock Fee	\$25.00	<ul style="list-style-type: none"> No change for first fixed-rate lock. Each additional fixed-rate lock is \$25. You can lock in up to three fixed-rate loans under one line of credit. Duration of fixed-rate loans will not exceed the end of draw period.
Flexity Line of Credit — Masterline Fixed Unlock Lock Fee	\$125.00	<ul style="list-style-type: none"> Unlocking fixed-rate loans will move outstanding balance owed to line of credit lien for repayment.
Flexity Line of Credit — Repayment of Third-Party Closing Costs	Varies	<ul style="list-style-type: none"> Reimbursement of third-party closing costs covered by First Tech if loan is paid off within the first 24 months.
Late Payment Fee	Varies	<ul style="list-style-type: none"> Applicable fee to all Mortgage Loan Products when payment is received after due date and any applicable grace period. See Loan documents for more details.
Partial Release/Lot Line Fee	\$250.00	<ul style="list-style-type: none"> Applicable to requests where property boundaries change or are sold.
Payoff Quote Fee	\$30.00 (\$25.00 NJ Properties)	<ul style="list-style-type: none"> Processing fee for providing Payoff Quotes to external parties.

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Recast/Reamortize Fee	\$100.00	<ul style="list-style-type: none"> Fee for having loan Principal and Interest payment recalculated post a large principal reduction of at least 10% of the outstanding principal balance.
Subordination Fee	\$125.00	<ul style="list-style-type: none"> Processing fee for review and approval of subordination request.
Verification of Mortgage Fee	\$25.00	<ul style="list-style-type: none"> Processing fee for providing requested mortgage account details.
Reconveyance Fee	Varies by State	<ul style="list-style-type: none"> 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.

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

Commercial Loan Fees

Listed below are common fees which may be applicable to Commercial loans. See your loan documents 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"> Applicable fee for release of security interest in collateral securing the loan. See loan documents for more details.
Late Payment Fee	Varies	<ul style="list-style-type: none"> Applicable fee when payment is received after due date and any applicable grace period. See loan document for more details.