First Community Credit Union
1702 Park Avenue, Beloit, WI 53511
(608) 362-9077 • Fax (608) 362-0434

ACCOUNT DISCLOSURE RATE SUPPLEMENT AND SCHEDULE OF FEES AND CHARGES

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

☐ **New Account** ☐ **Request for Information**

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
☐ Primary Share Savings (1)		0.05 %	0.05 %
☐ Holiday Club (1)		0.05 %	0.05 %
☐ Club (1)		0.05 %	0.05 %
☐ Piggy Bank Savings (1)		1.50 %	1.49 %
☐ Young Saver (1)(2)	$5.00 - $9,999.99	0.50 %	0.50 %
	$10,000.00 & Greater	0.05 %	0.05 %
☐ Teen Saver (1)(2)	$5.00 - $9,999.99	0.50 %	0.50 %
	$10,000.00 & Greater	0.05 %	0.05 %
☐ Graduate Saver (1)(2)	$5.00 - $9,999.99	0.50 %	0.50 %
	$10,000.00 & Greater	0.05 %	0.05 %
☐ Passbook IRA (1)		0.05 %	0.05 %
☐ Advantage Money Market (1)(2)	$1,000.00 - $9,999.99	0.32 %	0.32 %
	$10,000.00 - $49,999.99	0.37 %	0.37 %
	$50,000.00 - $99,999.99	0.47 %	0.47 %
	$100,000.00 - $249,999.99	0.52 %	0.52 %
	$250,000.00 & Greater	0.57 %	0.57 %
☐ Prosper Money Market (1)(2)	$1,000.00 - $24,999.99	.95 %	.95 %
	$25,000.00 - $49,999.99	1.35 %	1.34 %
	$50,000.00 - $99,999.99	2.05 %	2.03 %
	$100,000.00 - $249,999.99	2.40 %	2.37 %
	$250,000.00 - $999,999.99	2.70 %	2.67 %
	$1,000,000.00 & Greater	2.90 %	2.86 %
☐ Prosper Max Money Market (1)(2)	$1,000.00 - $24,999.99	.95 %	.95 %
	$25,000.00 - $49,999.99	1.35 %	1.34 %
	$50,000.00 - $99,999.99	2.05 %	2.03 %
	$100,000.00 - $249,999.99	2.40 %	2.37 %
	$250,000.00 - $999,999.99	2.70 %	2.67 %
	$1,000,000.00 & Greater	2.90 %	2.86 %
☐ Security Plus (+) Checking (1)(2)	$0.00 - $2,500.00	1.50 %	1.49 %
	$2,501.00 & Greater	0.05 %	0.05 %
☐ Revved Up Checking (1)		0.00 %	0.00 %

Account Type	FIXED RATE (*Share Certificate*)				
	MINIMUM BALANCE REQUIREMENTS	BALANCE	MATURITY DATE	**ANNUAL PERCENTAGE YIELD**	DIVIDEND RATE
☐ Share Certificate (3)	$ 1,000.00		3 Month ☐	0.00 %	0.00 %
			6 Month ☐	0.55 %	0.55 %
			9 Month ☐	0.65 %	0.65 %
			12 Month ☐	0.75 %	0.75 %
			18 Month ☐	0.80 %	0.80 %
			24 Month ☐	0.85 %	0.85 %
			36 Month ☐	0.95 %	0.95 %
			48 Month ☐	1.05 %	1.05 %
☐ IRA Share Certificate (3)	$ 2,000.00		3 Month ☐	0.00 %	0.00 %
			6 Month ☐	0.55 %	0.55 %
			9 Month ☐	0.65 %	0.65 %
			12 Month ☐	0.75 %	0.75 %
			18 Month ☐	0.80 %	0.80 %
			24 Month ☐	0.85 %	0.85 %
			36 Month ☐	0.95 %	0.95 %
			48 Month ☐	1.05 %	1.05 %
☐ Prosper Max Share Certificate (3)	$ 1,000.00		6 Month ☐	4.00 %	3.93 %
			9 Month ☐	4.00 %	3.93 %
			☐	%	%
			☐	%	%
			☐	%	%
			☐	%	%
			☐	%	%
			☐	%	%
☐ Dream Seeker Share Certificate (3)	$ 25.00		12 Month ☐	1.01 %	1.00 %
			☐	%	%
			☐	%	%
			☐	%	%
			☐	%	%
			☐	%	%
			☐	%	%
			☐	%	%
☐ Special Share Certificate (2)(3)	$ 1,000/2,000		6 Mo New Money ☐	4.00 %	3.93 %
			9 Mo New Money ☐	4.00 %	3.93 %
			☐	%	%
			☐	%	%

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 10/1/2025. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our senior management.

(2) All deposited funds earn the rate for the tier.

(3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (608) 362-9077.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

ESi EXCESS SHARE INSURANCE

Additional coverage up to $750,000 provided by Excess Share Insurance Corporation, a licensed insurance company.

Schedule of Fees and Charges

Overdraft Fee *Created by check, in person, ATM, or other electronic means*	$32.00 per item	Early Withdrawal Fee	$15.00/$100.00
Returned Item Fee (NSF) *Created by check, in person, ATM, or other electronic means*	$32.00 per item	Stop Payment Fee	$32.00 per item $60.00 block
ATM Card Fee	$10.00 per card	Loan Deferral Fee	$10.00 per month deferred
Returned Deposit Item Fee	$15.00 per item	Temporary Checks (12)	$3.00
Statement Copies/History	$5.00 per item	Check Copy	$3.50 per item
Bad Address Fee	$5.00 per month	Wire Transfer Fee	$32.00 per item
Cashier's Check Fee	$2.50 per item	Incoming Wire Transfer Fee	$15.00 per item
Photocopies	$.50 per item ($1 minimum)	Inactive or Dormant Account Fee*	$5.00 per month
Fax Fee	$5.00 for 1st page ($1.00 for each addt'l page)	Foreign Wire Transfer Fee	Varies (Call for pricing)
Check Cashing Fee**	$5.00 (Check $1.00 - $500.00) $10.00 (Check $501.00 - $1,000.00) $20.00 (Check $1,001.00 - $2,000.00) $25.00 (Check over $2,000.00)	Telephone Transfer Fee	$2.00 per item
		Tax Levy Processing Fee	$100.00 per item
		Account Analysis *(1 hour minimum)*	$32.00 per hour
Saving Account Statement Fee	$2.50 per month, waived if you have E- Statements, have aggregate share balances more than $200.00, have a checking account, have a loan, or credit card.	Escheatment Processing	$50.00
		Security Plus (+) Checking	$4.95 per month, waived if average daily balance is $2,500.00 or greater.
Excessive Withdrawal Fee (after 6 free per month) (Primary Share Savings, Holiday Club, Young Saver, Graduate Saver, Prosper Money Market, and Advantage Money Market Accounts)	$3.00 per withdrawal	Loan Payment by Phone or Online Payment Portal *(using credit/debit card***)* *(using account information)*	 $9.99 per payment $1.99
		Revved Up Checking****	$4.99, waived if 20 or more settled debit transactions per month.
Prosper Max Money Market Excessive Withdrawal Fee (after 6 free per month)	$5.00 per withdrawal	Collection Item Fee	$40.00 per item
		Bill Pay Inactive Fee*****	$4.95 per month
Piggy Bank Savings Excessive Withdrawal Fee (after 1 free per year)	$3.00 per withdrawal	Non-FirstCCU ATM Fee	5 free per month, $1.00 per withdrawal after
Duplicate Lien Release	$10.00	Non-FirstCCU ATM Balance Inquiry	$.50 per inquiry
Early Closing Fee (less than 90 days)	$5.00	Rolled Coin	$.25 per roll
Checking Account Statement Fee	$2.00 per statement, waived if younger than 18, or older than 55, or have E- Statements.	Strapped Cash Bundles	$.50 per strap

* Inactive Accounts show no deposits or withdrawals nor have used any other credit union service for twelve (12) consecutive months and have a balance of less than $500.00. Dormant Accounts are accounts that show no activity for six (6) months or longer and have an invalid address on file.

** Imposed on members who do not maintain a balance of $250 in any savings or share certificate account for the entire month, or do not have other services.

*** Payment by VISA or MasterCard accepted up to the payment amount.

**** Account must remain open/active and in good standing to qualify. Only account type eligible for access to early ACH funds, when they are available to Us.

***** Inactive fee will be charged if member does not use Bill Pay at least one time each month

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Business Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures. The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

☐ **New Account** ☐ **Request for Information**

EFFECTIVE DATE:

VARIABLE RATE

Account Type	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
☐ Business Share Savings(1)		0.05 %	0.05 %
☐ Prosper Business Money Market(1)(2)	$1,000.00 - $24,999.99	.95 %	.95 %
	$25,000.00 - $49,999.99	1.35 %	1.34 %
	$50,000.00 - $99,999.99	2.05 %	2.03 %
	$100,000.00 - $249,999.99	2.40 %	2.37 %
	$250,000.00 - $999,999.99	2.70 %	2.67 %
	$1,000,000.00 & Greater	2.90 %	2.86 %
☐ Prosper Business Max Money Market(1)(2)	$1,000.00 - $24,999.99	.95 %	.95 %
	$25,000.00 - $49,999.99	1.35 %	1.34 %
	$50,000.00 - $99,999.99	2.05 %	2.03 %
	$100,000.00 - $249,999.99	2.40 %	2.37 %
	$250,000.00 - $999,999.99	%	6 Mo Ne %
	$1,000,000.00 & Greater	2.90 %	2.86 %
☐ Prosper Business Checking Plus(1)		1.00 %	%

FIXED RATE *(Share Certificate Accounts)*

Account Type	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
☐ Business Term Share(3)	$ 1000.00	6 Months ☐	0.55 %	0.55 %
		9 Months ☐	0.65 %	0.65 %
		12 Months ☐	0.75 %	0.75 %
		18 Months ☐	0.80 %	0.80 %
		24 Months ☐	0.85 %	0.85 %
		36 Months ☐	0.95 %	0.95 %
		48 Months ☐	1.05 %	1.05 %
		☐	%	%

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 10/1/2025. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

(2) All deposited funds earn the rate for the tier.

(3) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (608) 362-9077.

Schedule of Fees and Charges

Overdraft Fee *Created by check, in person, ATM, or other electronic means*	$32.00 per presentment	Prosper Business Checking Excessive Transaction Fee (first 150 free)**	$0.25 each transaction
Returned Item Fee (NSF) *Created by check, in person, ATM, or other electronic means*	$32.00 per presentment	Prosper Business Checking Plus Excessive Transaction Fee (first 750 free)	$0.25 each transaction
ATM Card Fee	$10.00 per card	Early Withdrawal Fee	$15.00/$100.00
Returned Deposit Item Fee	$15.00 per item	Stop Payment Fee	$32.00 per item $60.00 block
Statement Copies/History	$5.00 per item	Loan Deferral Fee	$10.00 per month deferred
Bad Address Fee	$5.00 per month	Temporary Checks (12)	$3.00
Cashier's Check Fee	$2.50 per item	Check Copy	$3.50 per item
Photocopies	$.50 per item ($1 minimum)	Wire Transfer Fee	$32.00 per item
Fax Fee	$5.00 for 1st page ($1.00 for each addt'l page)	Incoming Wire Transfer Fee	$15.00 per item
Check Cashing Fee**	$5.00 (Check $1.00 - $500.00) $10.00 (Check $501.00 - $1,000.00) $20.00 (Check $1,001.00 - $2,000.00) $25.00 (Check over $2,000.00)	Inactive or Dormant Account Fee*	$5.00 per month
		Foreign Wire Transfer Fee	Varies (Call for pricing)
		Telephone Transfer Fee	$2.00 per item
Business Savings Account Statement Fee	$2.50 per month, waived if you have E- Statements, have aggregate share balances more than $200.00, have a checking account, have a loan, or credit card.	Tax Levy Processing Fee	$100.00 per item
		Account Analysis *(1 hour minimum)*	$32.00 per hour
Excessive Withdrawal Fee (after 6 free per month) (Prosper Business Money Market, and Prosper Business Max Money Market Accounts)	$3.00 per withdrawal	Locking Deposit Bag *(refundable deposit)*	$25.00
		Escheatment Processing	$50.00
		Loan Payment by Phone or Online Payment Portal *(using credit/debit card***)* *(using account information)*	$9.99 per payment $1.99
Prosper Max Money Market Excessive Withdrawal Fee (after 6 free per month)	$3.00 per withdrawal	Collection Item Fee	$40.00 per item
Piggy Bank Savings Excessive Withdrawal Fee (after 1 free per year)	$3.00 per withdrawal	Bill Pay Inactive Fee****	$4.95 per month
		Non-FirstCCU ATM Fee	5 free per month, $1.00 per withdrawal after
Duplicate Lien Release	$10.00	Non-FirstCCU ATM Balance Inquiry	$.50 per inquiry
Early Closing Fee (less than 90 days)	$5.00	Rolled Coin	$.25 per roll
Business Checking Account Statement Fee	$2.00 per statement, waived if you have E- Statements.	Strapped Cash Bundles	$.50 per strap

* Inactive Accounts show no deposits or withdrawals nor have used any other credit union service for twelve (12) consecutive months and have a balance of less than $500.00. Dormant Accounts are accounts that show no activity for six (6) months or longer and have an invalid address on file.

** Imposed on members who do not maintain a balance of $250 in any savings or share certificate account for the entire month, or do not have other services.

*** A transaction is any debit or credit, including checks, cash, ACH, ATM withdrawals, debit card purchases and wire transactions.

**** Inactive fee will be charged if member does not use Bill Pay at least one time each month.