

## Superior Service Since 1933

### Savings & Checking

Account*	Dividend Rate	Annual Percentage Yield (APY)**	Minimum Balance to Earn APY
Regular & Special Savings	0.05%	0.05%	\$250
Youth Savings Account	0.50%	0.50%	APY on balances up to \$9,999.99
Piggy Bank Savings	1.49%	1.50%	No Minimum Required
Holiday & Vacation Club	0.05%	0.05%	\$250
IRA Passbook	0.05%	0.05%	\$2,000
Security + Checking***	1.49%	1.50%	See below for additional details

### Business Savings & Checking

Business Savings	0.05%	0.05%	\$250
Prosper Business Checking Plus	1.00%	1.00%	\$2,500

### Money Markets

Account*	Dividend Rate	Annual Percentage Yield (APY)**	Minimum Balance to Earn APY
Advantage	0.32%	0.32%	Less than \$10,000.00
	0.37%	0.37%	\$10,000.00 - \$49,999.99
	0.47%	0.47%	\$50,000.00 - \$99,999.99
	0.52%	0.52%	\$100,000.00 - \$249,999.99
	0.57%	0.57%	\$250,000.00+
Prosper	.90%	.90%	\$1,000.00 - \$24,999.99
	1.29%	1.30%	\$25,000.00 - \$49,999.99
	1.98%	2.00%	\$50,000.00 - \$99,999.99
	2.32%	2.35%	\$100,000.00 - \$249,999.99
	2.62%	2.65%	\$250,000.00 - \$999,999.99
	2.81%	2.85%	\$1,000,000.00 & Greater

### Share & IRA Certificates

Term*	Dividend Rate	Annual Percentage Yield (APY)**	Minimum Balance to Earn APY
6 Months	0.55%	0.55%	\$1,000/\$2,000 for IRA's
9 Months	0.65%	0.65%	\$1,000/\$2,000 for IRA's
12 Months	0.75%	0.75%	\$1,000/\$2,000 for IRA's
18 Months	0.80%	0.80%	\$1,000/\$2,000 for IRA's
24 Months	0.85%	0.85%	\$1,000/\$2,000 for IRA's
36 Months	0.95%	0.95%	\$1,000/\$2,000 for IRA's
48 Months	1.05%	1.05%	\$1,000/\$2,000 for IRA's
12 Month Dream Seeker Certificate	1.00%	1.01%	\$25.00

### Special Share Certificate (New Money Only)

<b>6 Month New Money</b>	<b>3.69%</b>	<b>3.75%</b>	\$1,000/\$2,000 for IRA's
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### Prosper Max Products<sup>1</sup> \*\*NEW\*\*

Account*	Dividend Rate	Annual Percentage Yield (APY)**	Minimum Balance to Earn APY
Prosper Max Money Market (Insured)	.90%	.90%	\$1,000.00 - \$24,999.99
	1.29%	1.30%	\$25,000.00 - \$49,999.99
	1.98%	2.00%	\$50,000.00 - \$99,999.99
	2.32%	2.35%	\$100,000.00 - \$249,999.99
	2.62%	2.65%	\$250,000.00 - \$999,999.99
	2.81%	2.85%	\$1,000,000.00 & Greater
6 Month Certificate (Insured) <sup>2</sup>	3.69%	3.75%	\$1,000 & Greater

[www.firstccu.com/rates/share-rates](http://www.firstccu.com/rates/share-rates)

<sup>1</sup>Federally Insured by the National Credit Union Administration (NCUA) to at least \$250,000. ESI Insured to \$1,000,000

<sup>2</sup>New Money only

\*A penalty will be assessed for early withdrawals on Certificates. Fees imposed may reduce actual earnings. Dividend rates are subject to change and APY'S are accurate as of effective date at the top of this page. Minimum balances may apply, refer to Truth-in-Savings Disclosure for additional information

\*\*Annual Percentage Yield (APY)

\*\*\* To qualify for APY, must have at least 20 debit card transactions per month. Please refer to our Truth-in-Savings Disclosure for additional information.



## Schedule of Fees and Charges

Overdraft Fee <i>Created by check, in person, ATM, or other electronic means</i>	\$32.00 per item	Early Withdrawal Fee	\$15.00/\$100.00
Returned Item Fee (NSF) <i>Created by check, in person, ATM, or other electronic means</i>	\$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 1 <sup>st</sup> page (\$1.00 for each addtl page)	Telephone Transfer Fee	\$2.00 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)	Tax Levy Processing Fee	\$100.00 per item
		Account Analysis <i>(1 hour minimum)</i>	\$32.00 per hour
		Escheatment Processing	\$50.00
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.	Security Plus (+) Checking	\$4.95 per month, waived if average daily balance is \$2,500.00 or greater.
		Loan Payment by Phone or Online Payment Portal <i>(using debit card***) (using account information)</i>	\$1.99 per payment
Excessive Withdrawal Fee (after 6 free per month) (Primary Share Savings, Special Savings, Holiday Club, Vacation Club, Prosper Money Market, and Advantage Money Market Accounts)	\$3.00 per withdrawal	Revved Up Checking****	\$4.99, waived if 20 or more settled debit transactions per month.
		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
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