

## TRUTH-IN-SAVINGS RATE AND FEE SCHEDULE FOR SAVINGS AND CHECKING ACCOUNTS



The rates and fees contained in this Schedule are accurate as of August 25, 2025. For current information, call the Credit Union at 800-780-7101. This Rate and Fee Schedule for all accounts sets forth certain conditions, rates, fees, and charges applicable to your accounts at First Central Credit Union and is incorporated as part of your Account Agreement.

SAVINGS ACCOUNTS			
Account Types	Dividend Rate	Annual Percentage Yield (APY)	Minimum Balance Requirements
Savings <sup>1</sup>	0.35%	0.35%	\$5 to open \$5 to avoid account closure \$100 average daily balance to obtain disclosed APY
Kasasa Saver <sup>2</sup> Up to \$20,000 Over \$20,000 Qualifier Not Met	1.98% 1.00% 0.05%	2.00% 1.00% 0.05%	\$5 to open Balance Over \$20,000 – rate based on portion of balance over \$20,000 (resulting in 2.00% - 1.17% APY)
Dream Savings <sup>2</sup>	0.35%	0.35%	\$5 to open \$100 average daily balance to obtain disclosed APY
Money Market <sup>2</sup> Tier 1 \$0 to \$2,499 Tier 2 \$2,500 to \$24,499.99 Tier 3 \$25,000 to \$49,999.99 Tier 4 \$50,000 to \$99,999.99 Tier 4 \$100,000 to \$249,999.99 Tier 6 \$250,000 and greater	0.35% 1.00% 1.09% 1.24% 1.98% 2.23%	0.35% 1.00% 1.10% 1.25% 2.00% 2.25%	\$2,500 to open \$2,500 minimum daily balance to avoid service charge* \$2,500 average daily balance to obtain disclosed APY
Dream Club <sup>2</sup>	0.35%	0.35%	\$5 to open with auto-deposit sign up \$100 average daily balance to obtain disclosed APY
IRA Savings <sup>1</sup>	0.50%	0.50%	\$25 to open \$25 average daily balance to obtain disclosed APY
Kirby Kangaroo <sup>1</sup> (age 0-12) Youth Savings <sup>1</sup> (age 13-17)	0.35%	0.35%	\$5 to open \$5 to avoid account closure \$25 average daily balance to obtain disclosed APY
TUTMA Savings <sup>1</sup>	0.35%	0.35%	\$5 to open \$5 to avoid account closure \$100 average daily balance to obtain disclosed APY
Empower Savings <sup>3</sup>	N/A	N/A	\$5 to open \$5 to avoid account closure

CHECKING ACCOUNTS			
Account Types	Dividend Rate	Annual Percentage Yield (APY)	Minimum Balance Requirements
InControl Checking <sup>3</sup>	N/A	N/A	\$25 to open No minimum balance requirement \$3 service charge*
Kasasa Cash <sup>2</sup> Up to \$10,000 Over \$10,000 Qualifier Not Met	4.89% 1.00% 0.05%	5.00% 1.00% 0.05%	\$25 to open No minimum balance requirement Balance Over \$10,000 – rate based on portion of balance over \$10,000 (resulting in 5.00% - 1.36% APY)
Kasasa Cash Back <sup>3</sup>	N/A	N/A	\$25 to open No minimum balance requirement
Prestige Checking <sup>2</sup> Tier 1 \$500 to \$2,499.99 Tier 2 \$2,500 to \$14,999.99 Tier 3 \$15,000 and greater	0.15% 0.35% 0.50%	0.15% 0.35% 0.50%	\$25 to open \$500 minimum balance to avoid service charge* \$500 average daily balance to obtain disclosed APY
New Beginnings Checking <sup>3</sup>	N/A	N/A	\$100 to open No minimum balance requirement Monthly Service Charge

<sup>1</sup>Dividends are compounded and credited quarterly

<sup>2</sup>Dividends are compounded and credited monthly

<sup>3</sup>This account does not earn dividends.

Your account will be classified as dormant / inactive if you do not make any transactions over a 3-year period.

EXISTING ACCOUNT TYPE (NO LONGER OFFERED)			
Super Saver Checking <sup>2</sup> Student Checking <sup>2</sup> 1 <sup>st</sup> Class Checking <sup>2</sup> Gem Checking <sup>2</sup> Extreme Checking <sup>2</sup>	0.05% 0.05% 0.05% 0.05% N/A	0.05% 0.05% 0.05% 0.05% N/A	\$500 to avoid service charge * & obtain disclosed APY No minimum balance requirement No minimum balance requirement/Monthly Service Charge No minimum balance requirement/Monthly Service Charge \$25 to open; No minimum balance requirement

\*If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a service charge as set forth in this Truth-In-Savings Fee Schedule for that month. If you close any account type before dividends are paid, you will not receive the account dividend.

### Savings Account Fees

Withdrawals in excess of 4 per month (excludes IRA Accounts)	per transaction-in branch & ITM served	\$3.00
Share Savings below minimum requirement	due to NSF-per occurrence Returned Unpaid/Paid	\$15.00/\$27.00

### ATM & Debit Card Fees

ATM/Debit Card Special Handling	card or PIN mailed to address not on file	\$10.00
ATM/Debit Visa Card Replacement		\$15.00
Foreign ATM (ATM not owned by First Central CU)	per transaction/non-monetary	\$1.00/\$.50
FedEx Delivery and Overnight	card or PIN/overnight card or PIN	\$25.00/\$50.00

### Checking Account Fees

Copy of Cleared Check	per item	\$2.00
Monthly Service Charge – InControl	eStatement or 6 debit card transactions-no fee	\$3.00
Monthly Service Charge – Prestige & Super Saver	end of month balance below \$500	\$5.00
Monthly Service Charge – New Beginnings		\$10.00
Monthly Service Charge – Money Market	daily balance below \$2,500	\$20.00
Monthly Service Charge – 1 <sup>st</sup> Class/Gem	Account types no longer offered	\$8.00/\$7.00
Withdrawal/Transfer Limitation – Money Market	in excess of 6-per transaction	\$5.00
Insufficient Funds & Overdraft Privilege Overdraft Privilege – maximum \$500 per account New Beginnings & Student Checking \$200 max Prestige Checking \$750 max	Debits/Withdrawals via check cashed in person or 3 <sup>rd</sup> party payment, ACH, ATM, Debit Visa PIN/POS, Service/Check charge, Pre-authorized internal Transactions-per presentment Returned Unpaid/Paid	\$15.00/\$27.00
Overdraft Protection	per occurrence-transfers in \$50 increments	\$2.00

### Miscellaneous Fees

Account Research / Balancing Assistance	per hour/one hour minimum	\$15.00/\$20.00
Balance Transfer	by phone-per transfer	\$1.00
Check Cashing	< \$1000/1% > \$1000 Fee-Savings below \$200 and no other relationship No Fee-Checking account with 5 transactions	\$3.00/1% of check
Account Closure or Reopen	if closed/within 6 months	\$10.00/\$20.00
Fax or Photo Copy	per page	\$1.00
Collection Item	per item-incoming and outgoing	\$15.00
Returned Mail - Tax Document/Certified Mail/Statement	per item (Returned Statements 1 fee/per 3 months)	\$5.00/\$8.00/\$5.00
Skip-A-Pay	per loan	\$25.00
Money Order/Copy of Money Order	per item	\$1.00/\$4.00
Notary	per page/per additional signature Fee-Savings below \$200 and no other relationship No Fee-Checking account with 5 transactions	\$6.00/\$1.00
Account Number Change	per member request (no fee-if fraud)	\$20.00
Payment Convenience (Online or by Phone)		2.5%
Message Pay (Payment by Text)		\$4.95
IRA Rollover Withdrawal		\$25.00
Kasasa Protect	Kasasa/non-Kasasa	\$7.99/\$9.99
Garnishment or Levy process		\$50.00
Account Statement Reprints	per printout	\$2.00
Returned Checks Cashed or Deposit item	per item-made payable to yourself	\$10.00
Stop Payment	ACH-Account-FCCU Check (90 day waiting period)	\$27.00
Cashier Check/Copy of Cashier Check	payable to 3 <sup>rd</sup> party/per item	\$2.00/\$4.00
Temporary Checks	per page-4 per page	\$2.00
Coin Machine – non-member	transaction amount	10%
Visa Credit Card Replacement		\$15.00
OFAC Blocked Account	per month	\$10.00
Wire – Domestic/International		\$20.00/\$50.00
Safe Deposit Boxes	3x5/3x10/5x10/10x10/annual fee	\$17.50/\$25/\$45/\$70.00
Key Deposit/Lost Key		\$20.00/\$10.00

### FirstLink Bill Pay Fees

Written Correspondence	to Payee-per item	\$15.00
Proof of Payment	not a dispute-per item	\$15.00
Payment Returned	member error-per presentment Returned Unpaid/Paid	\$15.00/\$27.00