

First Financial Credit Union and Southwest Federal Credit Union PRODUCT COMPARISON - ACCOUNTS

SFCU Product	Account Details	FFCU Product	Account Details	Conversion Plan
Share Savings	Minimum Balance: \$25	Primary Savings	Minimum Balance: \$5	SFCU Share Savings will convert to Primary Savings with a minimum balance of \$5.
Share Savings w/Primary Owner <13 yrs	Minimum Balance: \$25	Kirby Kids Savings	Minimum Balance: \$5	SFCU Share Savings with Primary Owner <13 yrs old will convert to Kirby Kids Savings with a minimum balance of \$5.
Auxiliary Savings	Minimum Balance: \$0	Special Savings	Minimum Balance: \$0	SFCU Auxiliary Savings will convert to Special Savings with no minimum balance.
Christmas Club	<ul style="list-style-type: none"> Minimum Balance: \$25 Early W/D Fee: \$10 	Christmas Club	<ul style="list-style-type: none"> Minimum Balance: \$0 Early W/D Fee: \$5 	SFCU Christmas Club will convert to Christmas Club with no minimum balance and early w/d fee of \$5.
Vacation Club	<ul style="list-style-type: none"> Minimum Balance: \$25 Early W/D Fee: \$10 July 1st Disbursement 	Vacation Club	<ul style="list-style-type: none"> No Minimum Balance Early W/D Fee \$5 May 1st disbursement 	SFCU Vacation Club will convert to Vacation Club with no minimum balance; early w/d fee of \$5; May 1st disbursement beginning in 2026.
Money Market	<ul style="list-style-type: none"> Minimum Balance: \$2,500 to earn dividends No Check Withdrawals 	Money Market	<ul style="list-style-type: none"> No Minimum Balance Can Write Checks 	SFCU Money Market will convert to Money Market with no minimum balance and check withdrawals permitted.
Preferred Checking	<ul style="list-style-type: none"> Minimum Balance: \$500 Monthly service charge: \$5; waived with \$500 minimum monthly balance Dividends paid on balances of \$100 or more Overdraft Privilege Service up to \$250 	Kasasa Cash Back <i>*Qualification Period is from the last day of each month to the 2nd to last day of the following month, i.e. March 31st to April 29th.</i>	Must complete during each qualification period to earn rewards:* <ul style="list-style-type: none"> Use Debit Card 12 times, \$5 minimum per transaction Be signed up for E-Statements Access Online or Mobile banking at least once If qualifications are met: <ul style="list-style-type: none"> Earn 3% cash back on debit card purchases with a maximum credit of \$7.50 per month Nationwide ATM fees refunded up to \$25 per month. No Minimum Balance Eligible for Courtesy Pay up to \$1,750 	SFCU Preferred Checking will convert to Kasasa Cash Back with no minimum balance, no monthly service charge, no dividends, courtesy pay up to \$1,750, and rewards earned when qualifications are met. Post system conversion, SFCU Members will have the option to change their account type to Kasasa Cash (dividend rewards) or Kasasa Tunes (iTunes rewards). NOTE: One Kasasa Checking account type per membership, any other checking accounts will convert to Standard Checking (No minimum balance, no monthly service charge, no dividends).

First Financial Credit Union and Southwest Federal Credit Union PRODUCT COMPARISON - ACCOUNTS

Prestige Checking	<ul style="list-style-type: none"> Minimum Balance: \$2,500 Monthly service charge: \$10; waived with \$2,500 minimum monthly balance Prestige Dividends paid on balances of \$500 or more, otherwise receive Preferred Checking dividend on balances of \$100 up to \$499.99 Overdraft Privilege Service up to \$250 	Kasasa Cash Back <i>*Qualification Period is from the last day of each month to the 2nd to last day of the following month, i.e. March 31st to April 29th.</i>	<p>Must complete during each qualification period to earn rewards:*</p> <p>Use Debit Card 12 times, \$5 minimum per transaction</p> <ul style="list-style-type: none"> Be signed up for E-Statements Access Online or Mobile banking at least once <p>If qualifications are met:</p> <ul style="list-style-type: none"> Earn 3% cash back on debit card purchases with a maximum credit of \$7.50 per month Nationwide ATM fees refunded up to \$25 per month. No Minimum Balance Eligible for Courtesy Pay up to \$1,750 	<p>SFCU Preferred Checking will convert to Kasasa Cash Back with no minimum balance, no monthly service charge, no dividends, courtesy pay up to \$1,750, and rewards earned when qualifications are met.</p> <p>Post system conversion, SFCU Members will have the option to change their account type to Kasasa Cash (dividend rewards) or Kasasa Tunes (iTunes rewards).</p> <p>NOTE: One Kasasa Checking account type per membership, any other checking accounts will convert to Standard Checking (No minimum balance, no monthly service charge, no dividends).</p>
Prime Checking	<ul style="list-style-type: none"> Minimum Balance: \$100 Monthly service charge: \$5; waived with \$100 minimum monthly balance OR eStatement enrollment No dividends paid Overdraft Privilege Service up to \$250 	Kasasa Cash Back <i>*Qualification Period is from the last day of each month to the 2nd to last day of the following month, i.e. March 31st to April 29th.</i>	<p>Must complete during each qualification period to earn rewards:*</p> <ul style="list-style-type: none"> Use Debit Card 12 times, \$5 minimum per transaction Be signed up for E-Statements Access Online or Mobile banking at least once <p>If qualifications are met:</p> <ul style="list-style-type: none"> Earn 3% cash back on debit card purchases with a maximum credit of \$7.50 per month Nationwide ATM fees refunded up to \$25 per month. No Minimum Balance Eligible for Courtesy Pay up to \$1,750 	<p>SFCU Preferred Checking will convert to Kasasa Cash Back with no minimum balance, no monthly service charge, no dividends, courtesy pay up to \$1,750, and rewards earned when qualifications are met.</p> <p>Post system conversion, SFCU Members will have the option to change their account type to Kasasa Cash (dividend rewards) or Kasasa Tunes (iTunes rewards).</p> <p>NOTE: One Kasasa Checking account type per membership, any other checking accounts will convert to Standard Checking (No minimum balance, no monthly service charge, no dividends).</p>
Certificates	<ul style="list-style-type: none"> Earns dividends (higher balances do not earn higher dividends) Ten calendar day grace period after maturity to deposit or withdraw 	Certificates	<ul style="list-style-type: none"> Earns dividends (\$25,000+ earn higher dividends) Seven calendar day grace period after maturity to deposit or withdraw 	<p>CU Certificates will transfer as-is and remain unchanged through their current term. Upon initial maturity, a ten calendar day grace period will be honored before renewing under FFCU Certificate rates and terms.</p>

First Financial Credit Union and Southwest Federal Credit Union PRODUCT COMPARISON - ACCOUNTS

IRA Savings	<ul style="list-style-type: none"> • \$100 minimum opening deposit • No minimum balance required • Earns dividends on deposits of \$100 and above 	Traditional IRA Savings Roth IRA Savings	<ul style="list-style-type: none"> • No minimum opening deposit • No minimum balance required • Earns dividends 	SFCU IRA Savings Accounts will convert to FFCU IRA Savings Accounts at FFCU rates.
IRA Certificates	<ul style="list-style-type: none"> • Earns dividends (higher balances do not earn higher dividends) • Ten calendar day grace period after maturity to deposit or withdraw 	Traditional IRA Certificates Roth IRA Certificates	<ul style="list-style-type: none"> • Earns dividends (\$25,000+ earn higher dividends) • Seven calendar day grace period after maturity to deposit or withdraw 	SFCU certificates will remain unchanged for the remainder of their current term. At initial maturity, a 10-calendar-day grace period will be honored, after which the certificate will renew under First Financial Credit Union's IRA Certificate rates and terms.
ATM Card	No key differences.	ATM Card	No key differences.	SFCU ATM Cards will remain active until the System Conversion. FFCU will mail new FFCU ATM Cards prior to the System Conversion date and activate them once System Conversion is complete. Once accounts are migrated to FFCU core, the SFCU ATM Cards will no longer be functional.
VISA Debit Card	<ul style="list-style-type: none"> • \$10 replacement fee if more than one card lost, per year • \$30 expedited mailing fee • PIN replacement fee if mailed: \$2.50 	MasterCard Debit Card	<ul style="list-style-type: none"> • Contactless Cards • Multiple Card Designs to choose from • Cards can be instant issued and activated at most branches. • \$5 replacement fee per card • \$50 expedited mailing fee • No fee for PIN replacement 	SFCU VISA Debit Cards will remain active until the System Conversion. FFCU will mail MasterCard Contactless Debit Cards with a new card number prior to the System Conversion date and will be activated once System Conversion is complete. After the System Conversion, SFCU Visa Debit Cards will no longer be functional. FFCU standard fees and terms will apply.

First Financial Credit Union and Southwest Federal Credit Union PRODUCT COMPARISON - ACCOUNTS

Business Deposit Accounts	SFCU does not offer business deposit account.	<ul style="list-style-type: none"> • Primary Savings • Non-Profit Checking • Small Business Checking • Advantage Business Checking • Activity Business Checking • Business Money Market • Business Certificates of Deposit 	<ul style="list-style-type: none"> • Minimum Balance: \$5 • \$5 monthly fee waived with \$500 minimum balance • \$5 monthly fee waived with \$1,000 minimum balance • \$10 monthly fee waived with \$2,500 monthly balance • \$10 monthly fee waived with \$20,000 monthly balance • No minimum balance requirement • Can write checks • Earns dividends (\$25,000+ earn higher dividends) • Seven calendar day grace period after maturity to deposit or withdraw 	No Business Deposit Accounts to convert.
----------------------------------	---	---	---	--

First Financial Credit Union and Southwest Federal Credit Union PRODUCT COMPARISON - LOANS

SFCU Product	Loan Details	FFCU Product	Loan Details	Conversion Plan
VISA Credit Card	<ul style="list-style-type: none"> VISA Secured offered VISA Classic VISA Platinum & Extra Rewards: Every purchase earns rewards points Minimum: 	MasterCard Credit Card	<ul style="list-style-type: none"> Currently no Secured Card option MasterCard Platinum Rewards – Rewards point for every \$1 spent MasterCard Gold Preferred – Lower Rate, no Rewards Minimum: \$1001; Max: \$25k 	We are currently working with our vendors to finalize the timeline for converting SFCU VISA Credit Cards to FFCU MasterCard Credit Cards . New MasterCard Credit Cards will have a new account number.
HELOC	<ul style="list-style-type: none"> Variable rate; 5-year draw period; 10-year repayment period Late fees: If payment not received by the 19th of the month, 5% of payment or \$25, whichever is greater 	HELOC	<ul style="list-style-type: none"> Variable rate; 5-year draw period; 15-year repayment period Late fees: failure to pay the minimum payment within 17 days after due date, late charge of 10% of payment due; minimum of \$5/maximum of \$25 will be assessed 	SFCU HELOCs will convert to FFCU HELOCs with existing terms remaining through maturity. Upon maturity or refinancing, SFCU Members may choose to payoff loan or apply to refinance under FFCU HELOC rates and terms.
Southwest Signature Loan	<ul style="list-style-type: none"> Minimum \$2000; Maximum \$15,000 Max term of 60 months Late fees: if payment is more than 10 days late, 5% of amount past due or \$30, whichever is greater 	Personal Loan	<ul style="list-style-type: none"> Minimum \$1001; Maximum \$25,000 Max term of 72 months (Based on credit tier) Late fees: if payment is more than 21 days late, 10% of the payment due with a minimum of \$10/maximum of \$25 will be assessed 	SFCU Signature Loans will convert to FFCU Personal Loans , with existing terms remaining through maturity. Upon maturity or refinancing, SFCU Members can payoff loan or apply to refinance at FFCU Personal Loan rates and terms.
Share Secured	<ul style="list-style-type: none"> Term of 12 months Fixed rate 4.99% Late fees: if payment is more than 10 days late, 5% of amount past due or \$30, whichever is greater 	Share Secured	<ul style="list-style-type: none"> Terms up to 84 months Fixed rate 5.90% Late fees: if payment is more than 21 days late, 10% of the payment due with a minimum of \$10/maximum of \$25 will be assessed 	SFCU Share Secured Loans will convert to FFCU Share Secured Loans , with existing terms remaining through maturity. Upon maturity or refinancing, SFCU Members can payoff loan or apply to refinance at FFCU Share Secured Loan rates and terms.
CD Secured	<ul style="list-style-type: none"> Term matched to CD maturity date Fixed Rate: CD Rate + 2.0% Late fees: if payment is more than 10 days late, 5% of amount past due or \$30, whichever is greater 	CD Secured	<ul style="list-style-type: none"> Terms up to 84 months Variable Rate: CD Rate + 2.5% Late fees: if payment is more than 21 days late, 10% of the payment due with a minimum of \$10/maximum of \$25 will be assessed 	SFCU CD Secured Loans will convert to FFCU CD Secured Loans , with existing terms remaining through maturity. Upon maturity or refinancing, SFCU Members can payoff loan or apply to refinance at FFCU CD Secured Loan rates and terms.

First Financial Credit Union and Southwest Federal Credit Union

PRODUCT COMPARISON - LOANS

Signature Line of Credit	<ul style="list-style-type: none"> Fixed rate of 12.25% - 14.75% Late fees: if payment is more than 10 days late, 5% of amount past due or \$30, whichever is greater 	Personal Line of Credit	<ul style="list-style-type: none"> Variable rate of 13.25% - 22.9% Late fees: if payment is more than 21 days late, 10% of the payment due with a minimum of \$10/maximum of \$25 will be assessed 	SFCU Signature Lines of Credit will convert to FFCU Personal Lines of Credit , with existing terms remaining through maturity. Upon maturity or refinance, SFCU Members can payoff loan or apply to refinance at FFCU Personal Line of Credit rates and terms.
Express Loan	<ul style="list-style-type: none"> Loan amount of \$500 or \$800 \$20 non-refundable application fee No checking share required 	CashPlease Loan	<ul style="list-style-type: none"> Loan amount between \$200 - \$1000, based on relationship/checking share history \$20 non-refundable application fee Checking share required to qualify 	FFCU will create a temporary loan type in the core system to accommodate the conversion of SFCU Express Loans . Upon maturity, SFCU Members may apply for a FFCU CashPlease Loan or another Unsecured Loan/Line of Credit.
Auto Loan (New/Used)	<ul style="list-style-type: none"> Fixed rate New titled max term: 84 months Used titled max term: 72 months Late fees: if payment is more than 10 days late, 5% of amount past due or \$30, whichever is greater 	Auto Loan (New/Used)	<ul style="list-style-type: none"> Fixed rate New & Used up to 5 years old max term: 84 months Used 5-7 years old max term: 75 months First Time Auto Buyer max term: 75 months Late fees: if payment is more than 21 days late, 10% of the payment due with a minimum of \$10/maximum of \$25 will be assessed 	SFCU Auto Loans will convert to FFCU Auto Loans , with existing terms remaining through maturity. Upon maturity, SFCU Members can payoff loan or apply to refinance at FFCU Personal Loan rates and terms.
Motorcycle Loan (New/Used)	<ul style="list-style-type: none"> Fixed rate New titled max term: 60 months Used titled max term: 48 months Late fees: if payment is more than 10 days late, 5% of amount past due or \$30, whichever is greater 	Motorcycle Loan (New/Used)	<ul style="list-style-type: none"> Fixed rate New max term: 75 months Used max term: 60 months Late fees: if payment is more than 21 days late, 10% of the payment due with a minimum of \$10/maximum of \$25 will be assessed 	SFCU Motorcycle Loans will convert to FFCU Motorcycle Loans , with existing terms remaining through maturity. Upon maturity or refinance, SFCU Members can payoff loan or apply to refinance at FFCU Motorcycle Loan rates and terms.

First Financial Credit Union and Southwest Federal Credit Union

PRODUCT COMPARISON - LOANS

Recreational Vehicles (New/Used)	<ul style="list-style-type: none"> Fixed rate New titled max term: 144 months Used titled max term: 120 months Late fees: if payment is more than 10 days late, 5% of amount past due or \$30, whichever is greater 	Recreational Vehicles (New/Used)	<ul style="list-style-type: none"> Fixed rate New max term: 144 months Used max term: 144 months Late fees: if payment is more than 21 days late, 10% of the payment due with a minimum of \$10/maximum of \$25 will be assessed 	SFCU RV Loans will convert to FFCU RV Loans , with existing terms remaining through maturity. Upon maturity or refinance, SFCU Members can payoff loan or apply to refinance at FFCU Personal Loan rates and terms.
Boat Loan (Including Boat Trailer/Motor)	<ul style="list-style-type: none"> Fixed rate New titled max term: 72 months Used titled max term: 48 months Late fees: if payment is more than 10 days late, 5% of amount past due or \$30, whichever is greater 	Boat Loan	<ul style="list-style-type: none"> Fixed rate New max term: 144 months Used max term: 120 months Late fees: if payment is more than 21 days late, 10% of the payment due with a minimum of \$10/maximum of \$25 will be assessed 	SFCU Boat Loans will convert to FFCU Boat Loans , with existing terms remaining through maturity. Upon maturity or refinance, SFCU Members can payoff loan or apply to refinance at FFCU Boat Loan rates and terms.
1st Mortgage	Fixed Rate based upon conventional market at the time of rate lock and sale. Mortgage loans held in portfolio.	1st Mortgage	Fixed Rate based upon conventional market at the time of rate lock and sale. Mortgage loans held in portfolio or sold (servicing retained) to FNMA.	SFCU 1st Mortgage Loans will convert to FFCU 1st Mortgage Loans , with existing terms remaining through maturity. Upon maturity or refinance, SFCU Members can payoff loan or apply to refinance at FFCU 1st Mortgage Loan rates and terms. NOTE: SFCU 1st Mortgage Loans with servicing will continue to be serviced by FFCU.
2nd Mortgage (Fixed)	SFCU does not offer a fixed 2nd mortgage	2nd Mortgage (Fixed)	2nd Mortgage (Fixed)	2nd Mortgage (Fixed)
Business/Commercial Loans	SFCU does not offer Business/Commercial Loans.	<ul style="list-style-type: none"> Business Term Loan Business Line of Credit Commercial Real Estate Loan 	<ul style="list-style-type: none"> Installment loan, generally used for long-term business needs Revolving loan, generally used for short-term business needs Buy, build or invest in a property that will help your business grow 	No Business/Commercial Loans to convert.

First Financial Credit Union and Southwest Federal Credit Union PRODUCT COMPARISON - INSURANCE

SFCU Loan Insurance Product	insurance Details	FFCU Loan Insurance Product	Insurance Details	Conversion Plan
ConsumerSafe & EquitySafe Debt Protection	Allied Insurance for HELOC and consumer loan products (rates vary).	Debt Protection	Allied Insurance for HELOC and consumer products (rates vary).	Allied will open enroll SFCU members from Consumer Safe to FFCU Debt Protection product at a similar rate.
Assure-Guard (MBP)	Allied Insurance (broker) sold through Route 66	Route 66 (MBP)	Allied Insurance (broker) sold through Route 66.	Existing policies will be honored by Allied. New loans will contain MBP policies priced to FFCU guidelines.
GAP	<ul style="list-style-type: none"> Sold by Allied Solutions Member pays \$360 per GAP Policy 	GAP	<ul style="list-style-type: none"> Sold by Allied Solutions Member pays \$360 per GAP Policy 	Existing policies will be honored by Allied. New loans will contain GAP policies priced to FFCU guidelines.

First Financial Credit Union and Southwest Federal Credit Union PRODUCT COMPARISON - SERVICES

SFCU Service	Fee Details	FFCU Service	Fee Details	Conversion Plan
Official Checks	<ul style="list-style-type: none"> \$5 per check \$10 for non-members to convert SFCU check to an official check 	Official Checks	<ul style="list-style-type: none"> \$2 per check \$5 for non-members to convert FFCU check to an official check 	FFCU Fees will apply.
Temporary Checks	<ul style="list-style-type: none"> 4 checks per page Fee: \$2.50 per page over 2 pages 	Temporary Checks	<ul style="list-style-type: none"> 4 checks per page Fee: \$2 per page 	FFCU Fees will apply.
Visa Gift Cards	<ul style="list-style-type: none"> N/A 	Visa Gift Cards	\$2.50 per gift card; amounts up to \$750; available only to Members; Member must register card online.	FFCU Fees will apply.
Wires	<ul style="list-style-type: none"> Domestic wire fee: \$20 Incoming domestic wire fee: \$10 International fund transfers: N/A 	Wires	Domestic wire fee: \$15 Incoming domestic wire fee: \$0 International funds transfer: \$35.	FFCU Fees will apply.
Cash Advance	<ul style="list-style-type: none"> Max advance: \$2,500 In person fee: \$5 Fee if done over phone: \$5 	Cash Advance	<ul style="list-style-type: none"> Max advance: \$5,000 In person fee: \$0 Fee if done over phone: \$10 	FFCU Fees will apply.
Safe Deposit Boxes	2X5 = \$12 3X5 = \$15 5X5 = \$25 3X10 = \$35 6X10 = \$45 9X10 = \$65 Auto deduct on anniversary date; 2X5 & 3X5 fees waived for Prestige account members.	Safe Deposit Boxes	2X5 = \$10 3X5 = \$15 5X5 = \$20 3X10 = \$25 5X10 = \$35 10X10 = \$65 Auto deduct annually on November 1st.	FFCU Fees will apply beginning November 1, 2026.
Overdraft Transfer	Per occurrence: \$5	Overdraft Transfer	Per occurrence: \$0	FFCU will not charge.

First Financial Credit Union and Southwest Federal Credit Union PRODUCT COMPARISON - SERVICES

NSFs/ Courtesy Pay Fees	\$30 per item	NSFs/ Courtesy Pay Fees	\$28 per item	FFCU Fees will apply.
Online/Mobile Banking	No monthly fees with base functionality, including E-Statements.	Online/ Mobile Banking	No monthly fees with additional functionality, including CardNav (Members can set up transaction alerts, turn their card on/off, request replacement card).	Following the System Conversion, SFCU members will need to enroll in FFCU's Online/Mobile Banking .
E-Statements	<ul style="list-style-type: none"> Members can select to receive both E-Statements and paper statements. Rolling 24 months of history 	E-Statements	<ul style="list-style-type: none"> Members selecting E-Statements will not receive paper statements. Rolling 18 months of history 	Following System Conversion, SFCU members will have access to a rolling 18 months of E-Statement history. Paper statements will be discontinued.
Medallion Guarantee	<ul style="list-style-type: none"> Members only Max securities limit \$150k 	Medallion Guarantee	<ul style="list-style-type: none"> Members only Max securities limit \$500k 	SFCU Members will benefit from a higher securities limit.
Computer Screen Printout	Fee: \$0	Computer Screen Printout	Fee: \$3	FFCU Fees will apply. NOTE: FFCU will wave fees for a brief period following the System Conversion, allowing time to educate members on available tools and resources.
Statement Copies	Fee: \$2.50 per statement	Statement Copies	Fee: \$3 per statement	FFCU Fees will apply.
Account Reassignment	Fee if deemed no fraud: \$30	Account Number Change	Fee if deemed no fraud: \$0	FFCU will not charge.
OnUs Checks for cash over \$3k	Non-Member fee: 3% of check amount.	OnUs Checks for cash over \$3k	No Charge.	FFCU will not charge.
Check Cashing	2% of check amount OR \$4 (whichever is greater); waived with \$150 balance maintained.	Check Cashing	No Charge.	FFCU will not charge.

First Financial Credit Union and Southwest Federal Credit Union PRODUCT COMPARISON - SERVICES

Inactive/ Dormant	<ul style="list-style-type: none"> • Inactive Fee: \$0 per month • Dormant Fee: \$5 per month 	Inactive/ Dormant	<ul style="list-style-type: none"> • Inactive Fee: \$2 per month • Dormant Fee: \$5 per month 	FFCU Fees will apply.
Non-CU Anytime ATM Fees	\$2 per transaction	Non-CU Anytime ATM Fees	<ul style="list-style-type: none"> • Withdrawal \$1.25 • Balance inquiry: \$1 • Transfer \$0.50 	FFCU Fees will apply.
Account Reconcilia- tion	Fee: \$25 per hour	Account Reconcilia- tion	Fee: \$20 per hour	FFCU Fees will apply.
CUNA Mutual TruStage Insurance AD&D (Accidental Death & Dismemberment)	\$2,000 free policy available to all primary members.	CUNA Mutual TruStage Insurance AD&D (Accidental Death & Dismemberment)	\$2,000 free policy available to all primary members.	No difference between SFCU & FFCU .
ID Protect (BaZing)	ID Protect will no longer be available as of 4/1/2025.	ID Protect (Kasasa Protect)	<ul style="list-style-type: none"> • Member must have a Kasasa checking on account • Each account member must sign up individually and have their own individual email address • \$4.99 fee/month 	SFCU Members will have the option to sign up for Kasasa Protect at \$4.99 fee/month after System Conversion.
Notary	Free to Members \$5 fee for non-members.	Notary	Free to Members and non-members.	FFCU will not charge.