

## FEE SCHEDULE

Account Reconciliation Fee.....	\$15.00 per hour
Bad Address.....	\$ 7.00
Certified Check Fee.....	\$ 5.00 each
Check Cashing Fee.....	\$ 3.00 each*
Check Copy Fee.....	\$ 3.00 each
Closing Fee (w/in 90 days of opening).....	\$10.00
Corporate Check Fee.....	\$ 1.00 each
Corporate Check Copy Fee.....	\$ 4.00 each
Copies.....	\$ .50 each
Deposit Item Return Fee.....	\$17.00 each
Dormant Account.....	\$ 5.00 per month
Escheatment Fee.....	\$50.00
FAX – First Page.....	\$ 3.00
Each Additional Page.....	\$ 1.00
Holiday Club Early Withdrawal.....	\$ 30.00
Insufficient Address Fee.....	\$7.00 per month
Insufficient Funds Fee.....	\$30.00 each
International Wire Fee.....	\$40.00 each
Lienholder – Collateral.....	\$ 7.50 and up
Loan Refinancing Fee.....	\$30.00
Loan Payment Book Replacement Fee.....	\$15.00
New Membership Fee.....	\$ 1.00
On-Line Banking Password Reset.....	\$ 5.00
Overdraft Transfers (over 5/month).....	\$ .50 each
Printout of Account.....	\$ 1.00 per month
Starter Checks Fee (pack of 5).....	\$ 7.00
Share Draft Printing Fee .....	Prices vary depending on style
Share Draft Service Fee (Personal).....	\$ 2.00*
Share Draft Service Fee (Business).....	\$ 4.00*
Statement Copy.....	\$2.00 per page
Stop Payment Fee (Single).....	\$20.00 each
Stop Payment Fee (Series).....	\$25.00
Stop Payment Fee (ACH).....	\$25.00 each

## FEE SCHEDULE cont.

Visa Card Reorder/Replacement Fee (Credit or Debit).....	\$20.00
Visa Gift Card Fee.....	\$ 4.00
Wire Transfer (Incoming).....	\$15.00 each
Wire Transfer (Outgoing).....	\$15.00 each

\*Members who only use the Credit Union to cash checks (with only the share in the account) are encouraged to deposit at least \$3 to “PAY YOURSELF FIRST”. The credit union does not want to be used as a clearinghouse. If you have \$100 in your share or use other services of the credit union such as Club Accounts, Loans, Visa products, etc. you will not be charged a fee.

\*Member will be charged a service charge if their monthly balance falls below \$500.00 during the month. Member will not be charged a monthly service charge if they maintain an average daily balance of \$20,000.00 in their share accounts even if their share draft falls below \$500.00.

**ANYONE WHO HAS CAUSED THE CREDIT UNION A LOSS, IS NOT ENTITLED TO ANY SERVICES, UNLESS THEY HAVE PAID BACK THE LOSS!**

### Credit Union Membership

* Membership Share.....	\$10.00 par value
• Membership Fee.....	\$ 1.00

#### FAMILY 1<sup>ST</sup> FEDERAL CREDIT UNION

**917 Moravia Street  
New Castle, PA 16101  
724 656-8420 Phone  
724 656-8428 Fax  
www.family1stfcu.com**



The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

## RATE & FEE SCHEDULE

Share and Share Draft  
Accounts

## RATE AND FEE SCHEDULE

The rates, fees, and terms applicable to your account at Family 1st Federal Credit Union are provided in this Rate and Fee Schedule.  
The Credit Union may offer other rates for these accounts from time to time.

Effective Date: January 1, 2021

RATE SCHEDULE					
	Share Account	Christmas Club Account	Vacation Club Account	Money Market Account	Share Draft Account
<b>DIVIDENDS</b>					
Dividend Rate/Annual Percentage Yield	.020/.020	.020/.020	.020/.020	.030/.030	N/A
Dividends Compounded	Quarterly	Quarterly	Quarterly	Monthly	N/A
Dividends Credited	Quarterly	Quarterly	Quarterly	Monthly	N/A
Dividend Period	Calendar Quarter	Calendar Quarter	Calendar Quarter	Calendar Month	N/A
<b>BALANCE REQUIREMENTS</b>					
Minimum Opening Deposit	\$10.00	\$5.00	\$5.00	\$1,000.00	\$20.00
Minimum Balance to Avoid a Service Fee	-	-	-	-	\$500.00
Minimum Balance to Earn the Stated APY	\$50.00	\$5.00	\$5.00	\$1,000.00	N/A
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance	Average Daily Balance
<b>ACCOUNT LIMITATIONS</b>					
See Section 6 below	-	-	-	-	-

## TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Rate & Fee Schedule are share accounts.

**1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Dividend Rate and Annual Percentage Yield are variable. The Board of Directors can change any and all rates, as they deem necessary per economic indicators without notice. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

**2. Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. Accrual of Dividends.** For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

**5. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Share Draft accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met, there will be a service fee as set forth on the reverse side. For all accounts, there is a minimum

average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

**6. Account Limitations.** For all accounts, no account limitations apply.

**Please note that IRAs are not available at this time. These rates can change at anytime after opening**