

Checking, Savings and Certificates Rates

Checking

Effective Date: December 1, 2021

Please refer to the Fee Schedule, hereby incorporated by reference, for a list of all applicable fees.

Account	Dividend Rate	APY ¹	Min. Opening Balance	Dividend Compounded & Credited	Dividend Period
Carefree Checking	NA	NA	\$10.00	NA	NA
First Checking Plus	0.05%	0.05%	\$10.00	Monthly	Monthly
Start Up Checking ²	0.10%	0.10%	\$10.00	Monthly	Monthly
HSA Checking	1.00%	1.00%	\$10.00	Monthly	Monthly
First Tech Rewards Checking (Qualified Rate)					
\$0.01 - \$15,000.00	0.50%	0.50%	\$10.00	Monthly	Monthly
\$15,000.01 +	0.10%	0.10%	\$10.00	Monthly	Monthly
First Tech Rewards Checking (Non-Qualified Rate)					
All balances	0.01%	0.01%	\$10.00	Monthly	Monthly
Dividend Rewards Checking (Qualified Rate) ³					
\$0.01 - \$10,000.00	1.00%	1.00%	\$10.00	Monthly	Monthly
\$10,000.01 +	0.10%	0.10%	\$10.00	Monthly	Monthly
Dividend Rewards Checking (Non-Qualified Rate) ³					
All balances	0.05%	0.05%	\$10.00	Monthly	Monthly

Savings

Effective Date: December 1, 2021

Please refer to the Fee Schedule, hereby incorporated by reference, for a list of all applicable fees.

Account	Dividend Rate	APY	Min. Opening Balance	Dividend Compounded & Credited	Dividend Period
Membership Savings	0.05%	0.05%	\$5.00	Monthly	Monthly
Carefree Savings	0.10%	0.10%	\$25.00	Monthly	Monthly
Start Up Savings ⁴					
\$0.01 - \$999.99	4.89%	5.00%	\$25.00	Monthly	Monthly
\$1,000.00 +	0.10%	0.10%	\$25.00	Monthly	Monthly
Instant Access Savings					
\$0.01 - \$2,499.99	0.05%	0.05%	\$5,000.00	Monthly	Monthly
\$2,500 - \$99,999.99	0.10%	0.10%	\$5,000.00	Monthly	Monthly
\$100,000 - \$249,999.99	0.10%	0.10%	\$5,000.00	Monthly	Monthly
\$250,000 +	0.15%	0.15%	\$5,000.00	Monthly	Monthly
First Tech Rewards Savings (Qualified Rate)					
\$0.01 - \$999.99	1.98%	2.00%	\$25.00	Monthly	Monthly
\$1,000 - \$24,999.99	0.50%	0.50%	\$25.00	Monthly	Monthly
\$25,000 +	0.10%	0.10%	\$25.00	Monthly	Monthly
First Tech Rewards Savings (Non-Qualified Rate)					
All balances	0.05%	0.05%	\$25.00	Monthly	Monthly

Traditional Share Certificates

Effective Date: December 1, 2021

Please refer to the Fee Schedule, hereby incorporated by reference, for a list of all applicable fees.

Min. Opening Balance \$500			Min. Opening Balance \$50,000		
Term	Dividend Rate	APY ¹	Term	Dividend Rate	APY ¹
6-Month	0.15%	0.15%	6-Month	0.20%	0.20%
12-Month	0.25%	0.25%	12-Month	0.30%	0.30%
24-Month	0.45%	0.45%	24-Month	0.50%	0.50%
36-Month	0.65%	0.65%	36-Month	0.70%	0.70%
60-Month	1.14%	1.15%	60-Month	1.19%	1.20%

Bump Up Share Certificates

Effective Date: December 1, 2021

Please refer to the Fee Schedule, hereby incorporated by reference, for a list of all applicable fees.

Min. Opening Balance \$500			Min. Opening Balance \$50,000		
Term	Dividend Rate	APY ¹	Term	Dividend Rate	APY ¹
13-Month Bump Up	0.20%	0.20%	13-Month Bump Up	0.25%	0.25%
24-Month Bump Up	0.70%	0.70%	24-Month Bump Up	0.75%	0.75%
36-Month Bump Up	0.85%	0.85%	36-Month Bump Up	0.90%	0.90%

¹ = Annual Percentage Yield

² = Start Up Checking accounts are available for all ages up to 17. A Parent/Guardian must be a Joint Owner on the account. The account will automatically convert to a First Checking Plus account when the owner turns 18 years old. Limit: One Start Up Checking Account per member.

3 = Dividend Rewards Checking. Existing accounts only. Product is not currently offered for new accounts or account conversions.

4 = Start Up Savings Accounts are available for all ages up to 17. A Parent/Guardian must be a Joint Owner on the account. The account will automatically convert to a Carefree Savings account when the owner turns 18 years old. Limit: One Start Up Savings Account per member.

Truth in Savings Disclosure

Savings and Checking, HSA Checking, IRA, Roth and Coverdell Savings

RATE INFORMATION:

The dividend rate and annual percentage yield may change at any time, as determined by the Credit Union Board of Directors.

Compounding and crediting. We compound and credit your dividends monthly.

Dividend period. For the above account types, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same date pattern. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

MINIMUM BALANCE REQUIREMENTS:

We list the minimum balance required to open an account on our rate sheets.

Daily balance computation method. We calculate dividends by the daily balance method, which applies a daily periodic rate to your daily account balance.

Accrual of dividends on non-cash deposits. Dividends will begin to accrue on the business day you deposit non-cash items (for example, checks) to your account.

Transaction limitations. Applies only to Savings accounts. You may not make more than six withdrawals or transfers to your credit union account or to a third party by means of a preauthorized or automatic transfer, overdraft, Online and Mobile Banking, telephone order or instructions during any statement period.

Bylaw requirements:

You must complete payment of one share in your Membership Savings account as a condition of your membership.

Nature of dividends. We pay dividends from current income and available earnings, after reserve transfers at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

Please refer to our rate sheet for current dividend rates and annual percentage yield information and to our fee schedule for additional information about charges.

APPLIES ONLY TO DIVIDEND REWARDS CHECKING ACCOUNT

Limit: One Dividend Rewards Checking Account per member.

Rate Information. The Dividend Rewards Checking is a tiered rate account. The dividend rate and corresponding annual percentage yield (APY) will be either the qualified or non-qualified rate, as determined by the qualification requirements per monthly cycle (listed below). If qualifications are met, the dividend rate and APY specified for a tier will apply only to the portion of the account balance that is within that tier. The

dividend rates and range of APY(s) may vary depending on account balance and are listed for each tier.

Qualification requirements per monthly cycle:

- Have 12 debit card purchases posted to the account
- Have 1 direct deposit or ACH deposit/withdrawal
- Be enrolled in electronic statements

In order to qualify, all qualifications listed above must be completed and posted to your account prior to the last day of the month. For example, the last day of January is January 31st. Debit card transactions must post to your account by January 30th. Debit card purchases can take up to 3 days to post and depend on merchant processing times. If you don't meet the requirements for a qualification period, you'll earn the non-qualified rate and corresponding APY. Fees charged at any U.S. ATMs will be refunded if the account qualification criteria are met for monthly cycle the fee was charged in.

Failure to qualify: Failure to qualify for the Dividend Rewards Checking for a consecutive six month period will result in the account being converted to a First Checking Plus account. Converted accounts will receive the applicable rate as listed for the First Checking Plus. Members can re-establish their Dividend Rewards Checking account at a later time if their ability to qualify regularly changes. See current criteria for qualifications.

National Credit Union Share Insurance Fund. Your credit union accounts are federally insured by the National Credit Union Share Insurance Fund.

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Truth in Savings Disclosure

First Tech Rewards Checking and First Tech Rewards Savings

Limit one Rewards Checking account per primary account owner. Any additional Rewards Checking accounts may be converted to a different First Tech checking account.

Account must be a personal account. Trust, Business, and Organization accounts are not eligible.

Rate Information: The First Tech Rewards Checking is a tiered rate account. The dividend rate and corresponding Annual Percentage Yield (APY) will be either the qualified or non-qualified rate as determined by the qualification requirements per monthly cycle (listed below). If qualifications are met, the dividend rate and APY specified for a tier will apply only to the portion of the account balance that is within that tier. The dividend rates and range of APY(s) may vary depending on account balance and are listed for each tier.

First Tech Rewards Checking requirements per monthly cycle:

- Have a combined total of at least 20 qualifying transactions with an aggregate spend of at least \$500 per month posted to the applicable accounts. Qualifying transactions include:
 - Posted debit card purchases to the First Tech Rewards Checking account
 - Posted credit card purchases on a First Tech credit card account*
- Have ACH deposits and/or withdrawals totaling at least \$1,000 per cycle (either multiple aggregate ACHs equal to \$1,000 or one \$1,000 ACH) to the First Tech Rewards Checking account
- Enrollment in electronic statements and notices for the primary account owner

In order to qualify, all qualifications listed above must be completed and posted to your account prior to the last day of the month. For example, the last day of January is January 31st. Debit and credit card transactions must post to your account(s) by January 30th. Transactions that post on the last day of the month will be counted toward the next month's qualification cycle. Debit and credit card purchases can take up to several business days to post, depending on the merchant's processing time. If you don't meet the requirements for a qualification period, you'll earn the non-qualified rate and corresponding APY.

The offered rebates may change at any time, as determined by the Credit Union's Board of Directors. The following rebates will be credited to the First Tech Rewards Checking account if the account qualification criteria are met for the monthly cycle in which the transaction posted. Rebates will be posted within 3 business days after the end of the month.

- Reimbursement of any out-of-network U.S. ATM fees, up to a maximum of \$15 per month
- 0.25% cash back on minimum scheduled payment amount made from another First Tech account to your First Tech consumer loan(s) and/or HELOC**, up to a maximum of \$15 per month
- 0.50% cash back on all posted credit card purchases made on your First Tech credit card account*, up to a maximum of \$15 per month
- Reimbursement of monthly online streaming subscription services charged to your First Tech credit card account*, up to a maximum of \$10 per month

Merchant category codes that qualify for the reimbursement of online streaming subscriptions include the following: 4899 - Cable, Satellite, and Other Pay Television and Radio Services; 5735 - Record Shops; and 5968 - Direct Marketing - Continuity/Subscription Merchants. First Tech does not have the ability to control how a retailer chooses to classify their business and therefore reserves the right to determine which purchases qualify. Merchants who accept Mastercard® credit cards are assigned a merchant code which is determined by the merchant or its processor in accordance with Mastercard® procedures based on the kinds of products and services they primarily sell. First Tech groups similar merchant codes into categories for purposes of making offers to you. Please note that First Tech makes every effort to include all relevant merchant codes in our categories. However, even though a merchant or some of the items that it sells may appear to fit within a category, the merchant may not have a merchant code in that category.

**Credit card purchases must be made on a First Tech credit card account with the same primary account owner as the First Tech Rewards Checking account.*

***Primary account owner of the First Tech Rewards Checking account must be listed as primary borrower on the First Tech consumer loan(s) or home equity line of credit (HELOC). Regular payments to credit cards, closed-end mortgages, and commercial loan products are not eligible for this product offering and do not qualify for the above mentioned cash back rebates. Prepayments, late payments, and payoffs not included. Loans must be in good standing (active, current, not delinquent).*

Opening this checking account does not guarantee approvals on loan accounts. Lending qualifications will still apply.

APPLIES ONLY TO FIRST TECH REWARDS SAVINGS ACCOUNT

Limit one Rewards Savings account per primary account owner. Any additional Rewards Savings accounts may be converted to a different First Tech savings account.

Account must be a personal account. Trust, Business, and Organization accounts are not eligible.

The First Tech Rewards Savings account requires a corresponding First Tech Rewards Checking account. The primary account owner of the First Tech Rewards Savings account must be the same as that which is listed on the First Tech Rewards Checking account.

Rate Information: The First Tech Rewards Savings is a tiered rate account. The dividend rate and corresponding annual percentage yield (APY) will be either the qualified or non-qualified rate as determined by the First Tech Rewards Checking qualification requirements per monthly cycle (listed above in First Tech Rewards Checking Account per Monthly Cycle section). If the qualifications are met, the First Tech Rewards Savings dividend rate and APY specified for a tier will apply only to the portion of the account balance that is within that tier. The dividend rates and range of APY(s) may vary depending on account balance and are listed for each tier. If you don't meet the requirements for a qualification period, you'll earn the non-qualified rate and corresponding APY.

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Truth in Savings Disclosure

Share Certificate, IRA / Roth IRA / Coverdell Share Certificate

Minimum balance requirements:

We list the minimum balance required to open an account on our rate sheets.

Rate Information:

The dividend rate and annual percentage yield on your certificate account are listed on your certificate account receipt and our certificate rate sheet. You will be paid this rate until first maturity.

Compounding frequency. Dividends will be compounded every month.

Crediting frequency. Dividends will be credited to your account every month.

Dividend period. For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same date pattern. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Daily balance computation method. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on non-cash deposits. Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations. After the account is opened, you may not make additions into the account until the maturity date stated on the account (except as noted in the "Bump-Up and IRA/ROTH/Coverdell Share Certificate" sections).

IRA / Roth IRA / Coverdell Share Certificate:

You may make unlimited additions up to your annual contribution limit into your account. There are no limitations on the frequency or timing of additions with the exception of the 13 month bump up certificate (additional limitations are listed above).

Time requirements. Your account will mature on the date listed on your certificate account receipt and your monthly statement.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity):

- In accordance with Federal Reserve Regulation D, withdrawals on share certificate accounts completed within the first six days of account opening or within six days immediately following the last partial withdrawal will be subject to an early withdrawal penalty of at least seven days simple dividends. The penalty will be based on the amount of withdrawal.
- If your account has an original maturity of less than 12 months, only required Regulation D penalty will apply whether or not the interest has accrued. This may reduce the principal.
- If your account has an original maturity of between 12 and 24 months, your penalty will equal 180 days simple dividends and will apply whether or not the interest has accrued. This may reduce the principal.
- If your account has an original maturity of more than 24 months, your penalty will equal 270 days simple dividends and will apply whether or not the interest has accrued. This may reduce the principal.

EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES

- At our option, we may pay the account before maturity without imposing an early withdrawal penalty when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- Where the account is an Individual Retirement Account (IRA) and the depositor pays any portion within (7) days after establishment; provided that the depositor forfeits an amount at least equal to the simple dividends earned on the amount withdrawn.
- Where the account is a Traditional IRA and the owner has attained the age 59½, or if the owner makes the withdrawal as the IRA holders Required Minimum Distribution as required by the IRS.

Withdrawal of dividends prior to maturity. The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account. This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, dividends will not accrue after final maturity.

Renewal term. Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term certificate account.

Grace period. You will have a grace period of ten calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty. You're also able to make additional deposits to the account during the grace period.

Transaction Limitations. You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term after we have credited them to your account.

Nontransferable/Nonnegotiable. Certificate accounts are non-transferable and non-negotiable. The funds in your account may not be pledged to secure any obligation of an owner, except with the Credit Union.

BUMP UP SHARE CERTIFICATE:

You may make one additional deposit within each 12 months of the current term or once per term for Bump Up products with a term less than 24 months. The maximum amount you can deposit is up to the original amount of the certificate at the start of the current term.

*Bump Up Option Plan and Rate Information (variable rate account). Bump Up Option Plan and Rate Information (variable rate account) - If your account has the bump up rate feature, we list the dividend rate and annual percentage yield on your bump up share certificate account on your share certificate account receipt. You have the option within each 12 months of the current term or once per term for Bump Up products with a term less than 24 months to exchange this dividend rate for a new dividend rate. The new dividend rate will be the dividend rate we are then offering on term share certificates. This exchange will be at no cost to you. If you make an exchange, the maturity date will remain the same as originally scheduled.

COMMON FEATURES

Bylaw requirements:

You must complete payment of one share in your Membership Savings account as a condition of admission to membership.

Nature of dividends. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your term share account(s).)

National Credit Union Share Insurance Fund. Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Please refer to our rate sheet for current dividend rate and annual percentage yield information and to our fee schedule for additional information about charges.

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Fee Schedule/Sheet

Effective dates: July 1, 2021 for members joining on or after July 1, 2021
August 15, 2021 for members joined before July 1, 2021

We may assess the following fees against your account.

Please review the Membership and Account Agreement (firsttechfed.com/MAA), account documents, and FAQ page (firsttechfed.com/help/faqs) for additional information regarding fees, transaction limitations, and other account restrictions that may apply.

Our fees are categorized as follows:

- Card Services
- Miscellaneous Transactions and Services
- Digital Banking Services
- Overdraft and Return Item
- Safe Deposit Boxes
- Wire Transfers
- Business Accounts
- Mortgage Servicing Loan Fees
- Consumer Loan Fees
- Commercial Loan Fees

Card Services

Applicable fees for ATM and Debit, and Credit Cards. Credit Card may have additional fees which could vary, see Credit Card section of the Rates and Fees, and your account documents and disclosure for more details.

Note: Each individual action at an ATM not owned by First Tech may be considered a separate transaction and a separate transaction fee may be charged by the ATM operator or any network used for each action even if you only enter your PIN once.

Name or Description	Fee Amount	Important Information
ATM Transactions at First Tech Owned and CO-OP Network ATMs	No Charge	<ul style="list-style-type: none"> • Unlimited withdrawals, deposits, transfers, and inquiries. • Daily ATM withdrawal amount limits may apply.
ATM Cash Withdrawal or Inquiry at Non-First Tech Owned and non-CO-OP Network ATMs	\$2.00	<ul style="list-style-type: none"> • First Tech charge for withdrawals or inquiries in excess of 6 per month. • Does not include any third party processing or international transaction fees.
ATM Deposit Adjustment	\$5.00	<ul style="list-style-type: none"> • This fee is applicable if your deposit at a CO-OP network ATM must be adjusted.
Card PIN Rush	\$20.00	<ul style="list-style-type: none"> • 2 day delivery for Card PIN.
Card Rush	\$20.00	<ul style="list-style-type: none"> • 2 day delivery for Card.
Card Rush	\$35.00	<ul style="list-style-type: none"> • Next day delivery for Card.
International Transaction/Currency Conversion Fee	1% of Purchase Amount	<ul style="list-style-type: none"> • Applies to ATM and Debit Card transactions processed outside of the U.S. as determined by the merchant/processor or when transacting in foreign currency.

Miscellaneous Transactions and Services

Applicable fees for miscellaneous services and transactions.

Name or Description	Fee Amount	Important Information
Account Activity Printout	\$1.00	<ul style="list-style-type: none"> • Avoid this fee by printing your account transaction activity or statement directly in Digital Banking.
Account Balancing Assistance	\$25.00 per hour	<ul style="list-style-type: none"> • Minimum 1 hour.
Account Research	\$25.00 per hour	<ul style="list-style-type: none"> • Minimum 1 hour. Examples include: legal research and address research we perform on your behalf if account statements are returned to us by USPS.
Cashier's Check	No Charge	<ul style="list-style-type: none"> • Limit 3 checks per day.
Check Copy	\$2.00	<ul style="list-style-type: none"> • For requested copies of checks, including cashier's checks. • Fee is per check.
Check Orders and Re-orders	Varies	<ul style="list-style-type: none"> • Fee depends on style and quality ordered.
Deposit Verification	No Charge	<ul style="list-style-type: none"> • Documentation provided to review and verify account information, such as balance or transaction history.

Name or Description	Fee Amount	Important Information
Express Delivery — Overnight	\$20.00	<ul style="list-style-type: none"> • Fee applies for requested or required express overnight delivery of documentation.
Foreign Check Exchange Fee	\$15.00	<ul style="list-style-type: none"> • Fee applies when depositing checks payable in foreign currency. • Fee is per check.
Foreign Currency Fee	\$15.00	<ul style="list-style-type: none"> • Fee applies when purchasing foreign currency. • Fee is per denomination.
Inactivity Fee	Up to \$5/month	<ul style="list-style-type: none"> • May be assessed monthly to membership savings accounts when a member has not initiated activity on any relationship accounts for at least 6 months. A relationship is defined as any account where the account holder has an ownership role. • Exclusions: <ul style="list-style-type: none"> ◦ Account holder is an owner on other open products or has relationships other than Savings and Checking accounts. ◦ Account holder has more than \$500 in relationship deposits. ◦ Account holder is under 18 years of age. • See our Inactivity Fee FAQ on firsttechfed.com (firsttechfed.com/help/faqs/inactivity-fee) for more information on this fee.
Legal Actions, Garnishments, Executions or Levies	\$50.00	<ul style="list-style-type: none"> • Fee applies to Legal Orders received that must be acted upon.
Specialized Letters	\$25.00	<ul style="list-style-type: none"> • Specialized letter requests.
Statement Copy	\$3.00	<ul style="list-style-type: none"> • This fee applies when you request copies of your prior statement. Excludes requested copies of most recent statement.
Stop Payments	\$25.00	<ul style="list-style-type: none"> • This fee applies when you place a stop payment on a check (one or series of consecutive checks), ACH (one time or recurring), or Cashier's Check.
Temporary Checks	No Charge	<ul style="list-style-type: none"> • Only available for new checking accounts awaiting check order processing.

Digital Banking Services

Applicable fees for Digital Banking services using your desktop computer or mobile device. Restrictions apply. Please refer to the Disclosures (firsttechfed.com/Disclosures) and Digital Banking (firsttechfed.com/DigitalBanking) pages located at firsttechfed.com.

Name or Description	Fee Amount	Important Information
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Name or Description	Fee Amount	Important Information
Digital Banking	No Charge	<ul style="list-style-type: none"> • 24/7 access to your accounts directly from your desktop computer or mobile device.
Zelle®	No Charge	<ul style="list-style-type: none"> • Zelle is a fast, safe, and easy way to send and receive money directly between almost any bank account in the U.S., typically within minutes¹. With just an email address or U.S. mobile phone number, you can send and receive money with people you trust, regardless of where they bank².
BillPay	No Charge	<ul style="list-style-type: none"> • Allows you the ability to make bill payments through Digital Banking.
BillPay — Expedited Payment	\$30.00	<ul style="list-style-type: none"> • This fee applies if you request to expedite a bill payment.
BillPay — Stop Payments	\$25.00	<ul style="list-style-type: none"> • This fee applies when you place a stop payment on a bill payment.

¹ Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.

² Must have a bank account in the U.S. to use Zelle.

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Overdraft and Return Item

Applicable fees for Overdraft and Return Items.

Name or Description	Fee Amount	Important Information
Overdraft Protection Transfer	No Charge	<ul style="list-style-type: none"> • You must enroll to use Overdraft Protection service.
Overdraft/Return Item Fee ¹	\$33.00	<ul style="list-style-type: none"> • Overdraft Fee: Paid – Fee applies to paid overdraft items via the Discretionary Overdraft service. • Returned Item Fee: Returned – Fee applies to returned items/transactions which were not paid under the Discretionary Overdraft service. • These fees apply to the following categories of transactions: share draft, check, ACH, or other electronic means. • The following limitations apply to overdraft and return item fees: <ul style="list-style-type: none"> ◦ No fee will be charged if the item/transaction that caused the overdraft or return item is less than \$5. ◦ No more than 5 overdraft/returned item fees per day will be charged to an account.

Name or Description	Fee Amount	Important Information
		<ul style="list-style-type: none"> • Fee Names on your statement or in Digital Banking may vary depending on transaction type (Check, ACH, POS Reoccurring): <ul style="list-style-type: none"> ◦ Overdraft / Return Item Fee ◦ OD/RI Uncollected / Held Fee ◦ OD/RI POS Recurring Fee
Return ACH Origination Fee	\$33.00	<ul style="list-style-type: none"> • This fee is applicable when you request First Tech to initiate an ACH transfer (one time or recurring) to or from an external account and it is unsuccessful/returned.
Return Check Fee	\$12.00	<ul style="list-style-type: none"> • Applicable fee when a check deposited into your account is returned unpaid.

¹ See the Overdraft Policy Disclosure section of the Membership and Account Agreement (firsttechfed.com/MAA) and Overdraft Fee FAQ (firsttechfed.com/help/faqs/overdraft-fees) on our website (firsttechfed.com) for additional information and examples of when and how Overdraft/Return Item fees are assessed, and tips on how to avoid these fees.

Safe Deposit Box

Applicable fees for safe deposit boxes.

Name or Description	Fee Amount	Important Information
3x5 Annual Rental	\$23.00	<ul style="list-style-type: none"> • Box availability and size vary per Experience Center location.
3x10 Annual Rental	\$45.00	
5x5 Annual Rental	\$46.00	
5x10 Annual Rental	\$58.00	
10x10 Annual Rental	\$97.00	
Key Deposit	\$16.00	<ul style="list-style-type: none"> • Refunded when both keys are returned.
Box Drilling	\$200.00	<ul style="list-style-type: none"> • Fee applies when a Safe Deposit Box key is lost and First Tech must arrange to drill the lock and replace.

Wire Transfers

Applicable fees per wire. Utilizing other low or no cost services, such as Digital Banking BillPay, Person to Person transfers, ACH transfers, and Digital Banking transfers may help you avoid or reduce the number of wire fees.

Name or Description	Fee Amount	Important Information
Incoming – All	\$5.00	<ul style="list-style-type: none"> • Applicable fee when receiving funds via domestic or international wire transfers.

Name or Description	Fee Amount	Important Information
Outgoing – Domestic	\$20.00	<ul style="list-style-type: none"> Applicable fee when sending funds via domestic wire transfers.
Outgoing – Foreign	\$50.00	<ul style="list-style-type: none"> Applicable fee when sending funds via international wire transfers.

Business Accounts

Additional fees for business accounts.

Name or Description	Fee Amount	Important Information
Simple Business Checking	\$6.00	<ul style="list-style-type: none"> Monthly fee. Waived if average daily balance is \$1,000 or more.
Business Instant Access	\$10.00	<ul style="list-style-type: none"> Monthly fee. Waived if average daily balance is \$5,000 or more.
Business Dividend Checking	\$15.00	<ul style="list-style-type: none"> Monthly fee. Waived if average daily balance is \$5,000 or more.
Overdraft Transfer Fee	\$4.00	<ul style="list-style-type: none"> Per transfer from a business savings account. You must enroll to use this service.

Mortgage Servicing Loan Fees

Applicable Servicing fees for Mortgage Real Estate loans. Individual loan fees may vary. See your Mortgage loan documents for more details.

Name or Description	Fee Amount	Important Information
Flexity Line of Credit — Annual Fee	Varies	<ul style="list-style-type: none"> Annual Fee for Home Equity Lines of Credit (HELOC). See Loan documents for more details.
Flexity Line of Credit — Masterline Fixed Lock Fee	\$25.00	<ul style="list-style-type: none"> No Change for first fixed-rate lock. Each additional fixed-rate lock is \$25. You can lock in up to three, fixed-rate loans under one line of credit. Duration of fixed-rate loans will not exceed the end of draw period.
Flexity Line of Credit — Masterline Fixed Unlock Lock Fee	\$125.00	<ul style="list-style-type: none"> Unlocking fixed-rate loans will move outstanding balance owed to line of credit lien for repayment.
Flexity Line of Credit — Repayment of Third-Party Closing Costs	Varies	<ul style="list-style-type: none"> Reimbursement of third-party closing costs covered by First Tech if loan is paid off within the first 24 months.

Name or Description	Fee Amount	Important Information
Late Payment Fee	Varies	<ul style="list-style-type: none"> • Applicable fee to all Mortgage Loan Products when payment is received after due date and any applicable grace period. • See Loan documents for more details.
Partial Release/Lot Line Fee	\$250.00	<ul style="list-style-type: none"> • Applicable to requests where property boundaries change or are sold.
Payoff Quote Fee	\$30.00 (\$25.00 NJ Properties)	<ul style="list-style-type: none"> • Processing fee for providing Payoff Quotes to external parties.
Recast/Reamortize Fee	\$100.00	<ul style="list-style-type: none"> • Fee for having loan Principal and Interest payment recalculated post a large principal reduction of at least 10% of the outstanding principal balance.
Subordination Fee	\$125.00	<ul style="list-style-type: none"> • Processing fee for review and approval of subordination request.
Verification of Mortgage Fee	\$25.00	<ul style="list-style-type: none"> • Processing fee for providing requested mortgage account details.
Reconveyance Fee	Varies by State	<ul style="list-style-type: none"> • Varies by the state in which the real property is located. Fee represents actual amount charged for recording reconveyance by local government as well as services performed by third parties to facilitate reconveyance. Contact Mortgage Servicing for more information and specific amounts.

Consumer Loan Fees

Listed below are common fees which may be applicable to Consumer loans. See your loan documents and disclosure for more information about fees specific to your loan product.

Name or Description	Fee Amount	Important Information
Late Charge	Varies	<ul style="list-style-type: none"> • Applicable fee when payment is received after due date and any applicable grace period. • This fee may vary; see loan documents for more details.
Returned Check Payment Fee	\$28.00	<ul style="list-style-type: none"> • Applicable fee when a payment made by check is returned unpaid. See loan documents for more details.

Commercial Loan Fees

Listed below are common fees which may be applicable to Commercial loans. See your loan documents and disclosure for more information about fees specific to your loan product.

Name or Description	Fee Amount	Important Information
Lien Release Fee	Varies by State	<ul style="list-style-type: none"> • Applicable fee for release of security interest in collateral securing the loan. See loan documents for more details. •
Late Payment Fee	Varies	<ul style="list-style-type: none"> • Applicable fee when payment is received after due date and any applicable grace period. See loan document for more details.

