

Fee Schedule/Sheet

Effective date: **August 1, 2020**

855.855.8805 | firsttechfed.com

We may assess the following fees against your account.

Please review the Membership and Account Agreement, account documents, and FAQ page for additional information regarding fees, transaction limitations, and other account restrictions that may apply.

Our fees are categorized as follows:

- Card Services
- Loan Payments
- Miscellaneous Transactions and Services
- Online Services
- Overdraft (OD) and Return Item (RI)
- Safe Deposit Boxes
- Wire Transfers
- Business Accounts

Card Services

Applicable fees for ATM, Debit, and Credit Cards. Credit card fees may vary, see account documents and Truth-in-Lending disclosure for more details.

Fee Name or Description	Fee Amount	Important Information About Fee
ATM Cash Withdrawal or inquiry at <i>First Tech owned and CO-OP network ATMs</i>	No Charge	<ul style="list-style-type: none"> • Unlimited withdrawals. • Daily ATM withdrawal amount limits may apply.
ATM Cash Withdrawal or inquiry at <i>non First Tech owned and CO-OP network ATMs</i>	\$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. • Does not apply to Dividend Reward Checking.
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.

Loan Payments

Applicable fees for loan payments. Individual loan fees may vary. See account documents and Truth-in-Lending disclosure for more details.

Fee Name or Description	Fee Amount	Important Information About Fee
Late Payment	Varies	
Returned Payment Fee	\$28.00	<ul style="list-style-type: none"> • Applicable fees when a payment to your loan is returned unpaid.
Payment Processing Fee	\$3.00	<ul style="list-style-type: none"> • A fee may apply to agent assisted one-time transfer of funds from another Financial Institution using debit, credit, or ACH to any account at First Tech for amounts that you owe. • You can avoid this fee by using alternative payment methods, such as setting up auto-payments, online transfers, and bill payments.

Fee Schedule/Sheet

Effective date: **August 1, 2020**

Miscellaneous Transactions and Services

Applicable fees for miscellaneous services and transactions.

Fee Name or Description	Fee Amount	Important Information About Fee
Account activity printout	\$1.00	<ul style="list-style-type: none"> Avoid this fee by printing your account transaction activity or statement directly in Online 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.
American Express Check dispensing machine	1%	<ul style="list-style-type: none"> This fee is applicable when you purchase American Express Travelers checks.
Cashier's Check	No Charge	<ul style="list-style-type: none"> Limit 3 checks per day.
Check Copy	\$2.00	
Check orders and re-orders	Varies	<ul style="list-style-type: none"> Fee depends on style and quality ordered.
Deposit verification	No Charge	
Express Delivery — Overnight	\$20.00	
Foreign Item Fee	\$15.00	
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 <i>relationship</i> accounts for at least 12 months. A <i>relationship</i> 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 <i>relationships</i> other than Savings and Checking accounts. Account holder has more than \$500 in <i>relationship</i> deposits. Account holder is under 18 years of age. See our Inactivity Fee FAQ on firsttechfed.com for more information on this fee.
Legal actions, garnishments, executions or levies	\$50.00	
Specialized letters	\$25.00	
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	\$20.00	<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), Cashier's Check.
Temporary Checks	No Charge	<ul style="list-style-type: none"> Only available for new checking accounts awaiting check order processing.

Fee Schedule/Sheet

Effective date: **August 1, 2020**

Online Services

Applicable fees for online banking services.

Fee Name or Description	Fee Amount	Important Information About Fee
Online/Mobile Banking	No Charge	
Person to Person (P2P) Transfers	No Charge	<ul style="list-style-type: none"> Person to Person (P2P) transfer service available through the ZelleSM Network. Restrictions apply. Please refer your Membership and Account Agreement (firsttechfed.com/maa), P2P User Agreement (https://www.firsttechfed.com/-/media/FirstTech-Web/Documents/Other-pdfs/FTFCUPersontoPersonP2PUserAgreement.pdf), and our Digital Banking page available at firsttechfed.com for more information.
Online BillPay	No Charge	
Online BillPay — expedited payment	\$30.00	
Online BillPay — Stop payments	\$20.00	<ul style="list-style-type: none"> This fee applies when you place a stop payment on a Bill Payment.

Overdrafts (OD) and Return Item (RI)

¹ See the Overdraft Policy Disclosure section of the **Membership and Account Agreement** (firsttechfed.com/maa) and **Fee FAQ** on firsttechfed.com for additional information regarding our **Discretionary Overdraft** and **Overdraft Protection** services, as well as other information and examples regarding when and how overdraft fees are assessed, and other tips on how to avoid these fees.

² This fee applies to the following categories of transactions: share draft, check, ACH, or other electronic means.

³ You may be charged a fee multiple times, if the item or transaction is presented more than one time.

The following limitations apply to overdraft and return item fees:

- 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 fees per day will be charged to an account.

Fee Name or Description	Fee Amount	Important Information About Fee
Overdraft Protection Transfer ¹	No Charge	<ul style="list-style-type: none"> You must enroll to use Overdraft Protection service.
Overdraft/Return Item Fee ^{1,2,3}	\$33.00	<ul style="list-style-type: none"> Paid – Fee applies to paid overdraft items via the Discretionary Overdraft service. Returned – Fee applies to returned items.
OD/RI Uncollected/Held Fee ^{1,2,3}	\$33.00	<ul style="list-style-type: none"> Paid – Fee applies to paid overdraft items via the Discretionary Overdraft Service when there isn't enough collected funds in your account. Returned – Fee applies to returned items when there isn't enough collected funds in your account.
OD/RI POS Recurring Fee ^{1,3}	\$33.00	<ul style="list-style-type: none"> Paid – Fee applies to paid recurring debit card transactions only via the Discretionary Overdraft service.
Return Check Fee ³	\$10.00	<ul style="list-style-type: none"> Applicable fee when a check that was accepted for deposit to your account is returned unpaid.

Fee Schedule/Sheet

Effective date: **August 1, 2020**

Safe Deposit Box

Applicable fees for safe deposit boxes.

Fee Name or Description	Fee Amount	Important Information About Fee
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"> \$8 per key deposit due at opening. Refunded when both keys are returned.
Lock change	\$10.00	
Box Drilling	\$200.00	

Wire Transfers

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

Fee Name or Description	Fee Amount	Important Information About Fee
Incoming – All	\$5.00	
Outgoing – Domestic	\$20.00	
Outgoing – Foreign	\$50.00	

Business Accounts

Additional fees for business accounts.

Fee Name or Description	Fee Amount	Important Information About Fee
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 \$1,000 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.