First Tech federal credit union

Fee Schedule/Sheet

Effective date: **October 1, 2026**

855.855.8805 | firsttechfed.com

We may assess the following fees against your account.

Please review the *Membership and Account Agreement* (firsttechfed.com/MAA), account documents, and FAQ page (www.firsttechfed.com/overdrafts) 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
- Overdraft and Return ACH Origination Fees
- Safe Deposit Box
- 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 Cards 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	• Unlimited withdrawals, deposits, transfers, and inquiries. • Daily ATM withdrawal amount limits may apply.
ATM Cash Withdrawal at *Non-First Tech Owned and non-Co-op Network ATMs*	No Charge	• No fee is charged for withdrawals at non-First Tech and non-Co-op Network ATMs. • Third-party processing or international transaction fees may still apply.
ATM Deposit Adjustment	$5.00	• This fee is applicable if your deposit at a Co-op network ATM must be adjusted.
Card PIN Rush	$20.00	• **2 day** delivery for Card PIN.
Card Rush	$20.00	• **2 day** delivery for Card.
Card Rush	$35.00	• **Next day** delivery for Card.
International Transaction/Currency Conversion Fee	1% of Purchase Amount	• 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. International transactions include those processed by a merchant overseas, even if the transaction is initiated while here in the U.S. (e.g., Internet transactions).

Miscellaneous Transactions and Services

Applicable fees for miscellaneous services and transactions. Restrictions may apply. Please refer to the Disclosures (firsttechfed.com/Disclosures) and, if applicable, the Digital Banking (firsttechfed.com/DigitalBanking) pages located at firsttechfed.com.

Name or Description	Fee Amount	Important Information
ACI 'Speed Pay' Fee	$4.95	• Applies during an agent-assisted expedited payment. • No fee for this service is applied when using the online self-service portal.
Cashier's Check	No Charge	• Limit 3 checks per day.
Check Orders and Re-orders	Varies	• Fee depends on style and quality ordered.
Express Delivery — Overnight	$20.00	• Fee applies for requested or required express overnight delivery of documentation.

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Name or Description	Fee Amount	Important Information

Inactivity Fee	Up to $10/month	• May be assessed monthly 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:**
		  ◦ Account holder is an owner on other open products or has *relationships* other than Savings and Checking accounts.
		  ◦ Account holder has more than $1,000 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	• Fee applies to garnishments, executions, levies, liens or other legal orders received that must be acted upon.
Specialized Letters	$25.00	• Specialized letter requests.
Stop Payments	$25.00	• 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, or through the Online Mobile Banking Bill Pay service.

Overdraft and Return ACH Origination Fees

Applicable fees for Overdraft and Return ACH Origination.

Name or Description	Fee Amount	Important Information
Overdraft Protection Transfer	No Charge	• You must enroll to use Overdraft Protection service.
Overdraft Fee[1]	No Charge	• No fee applies to paid overdraft items via the Discretionary Overdraft service. This service applies to the following categories of transactions: share draft, check, ACH, or other electronic means.
Return ACH Origination Fee	$15.00	• 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.

[1] See the ***Overdraft Policy Disclosure*** (firsttechfed.com/overdraft) section of the ***Membership and Account Agreement*** (firsttechfed.com/MAA) and **Overdraft FAQ** (firsttechfed.com/overdrafts) on our website (firsttechfed.com) for additional information and examples of how our overdraft services work to assist our members.

Safe Deposit Box

Applicable fees for safe deposit boxes.

Name or Description	Fee Amount	Important Information
3x5 Annual Rental	$23.00	• 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	• Refunded when both keys are returned.
Box Drilling	$200.00	• Fee applies when a Safe Deposit Box key is lost and First Tech must arrange to drill the lock and replace.

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Wire Transfers

Applicable fees per wire. Utilizing other low or no cost services, such as 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	$0.00	• No fee is charged for receiving funds via domestic or international wire transfers.
Outgoing – Domestic	$15.00	• Applicable fee when sending funds via domestic wire transfers.
Outgoing – Foreign	$40.00	• Applicable fee when sending funds via international wire transfers.

Business Accounts

Additional fees for business accounts.

Name or Description	Fee Amount	Important Information
Overdraft Transfer Fee	$4.00	• 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	• 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	• 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	• Unlocking fixed-rate loans will move outstanding balance owed to line of credit lien for repayment.
Late Payment Fee	Varies	• 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	• Applicable to requests where property boundaries change or are sold.
Payoff Processing Fee	$30.00 ($25.00 NJ Properties)	• Processing fee for providing payoff quotes to external third parties.
Recast/Reamortize Fee	$100.00	• Fee for having loan Principal and Interest payment recalculated post a large single principal reduction payment of at least 10% of the outstanding principal balance.
Reconveyance Fee	Varies by State	• 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.
Subordination Fee	$125.00	• Processing fee for review and approval of subordination request.

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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 Payment Fee	Varies	• Applicable fee when payment is received after due date and any applicable grace period. • This fee may vary; 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 for more information about fees specific to your loan product.

Name or Description	Fee Amount	Important Information
Late Payment Fee	Varies	• Applicable fee when payment is received after due date and any applicable grace period. See loan document for more details.
Lien Release Fee	Varies by State	• Applicable fee for release of security interest in collateral securing the loan. See loan documents for more details.