

The rates set forth on this sheet are indications and are subject to change without notice.

ACCOUNTS	DIVIDEND RATE %	ANNUAL % YIELD	MIN. OPENING BALANCE	MIN. BAL. TO AVOID FEE	DIVIDEND COMPOUNDED & CREDITED	DIVIDEND PERIOD
Regular Share	0.2497%	0.2500%	\$5	\$5	Monthly	Monthly
First Checking			--	--		
First Checking Plus	0.2497%	0.2500%	--	\$500	Monthly	Monthly
Student Checking			--	--		
Individual Retirement Account	0.9954%	1.0000%	\$50	--	Monthly	Monthly
Coverdell ESA	0.9954%	1.0000%	\$50	--	Monthly	Monthly
Instant Access						
\$0 – \$4,999	0.1000%	0.1000%				
\$5,000 - \$9,999	0.4989%	0.5000%				
\$10,000 - \$24,999	1.0450%	1.0500%	\$5,000	--	Monthly	Monthly
\$25,000 - \$99,999	1.1440%	1.1500%				
\$100,000 - \$249,999	1.1440%	1.1500%				
\$250,000 – or more	1.1440%	1.1500%				
Money Market IRA						
\$0 – \$24,999	1.2429%	1.2500%				
\$25,000 - \$49,999	1.3417%	1.3500%				
\$50,000 - \$74,999	1.3911%	1.4000%	--	--	Monthly	Monthly
\$75,000 - \$99,999	1.4898%	1.5000%				
\$100,000 – or more	1.5884%	1.6000%				
Health Savings Account (HSA)						
\$0-\$9,999	2.7159%	2.7500%				
\$10,000-\$19,999	2.7159%	2.7500%				
\$20,000-\$29,999	2.7159%	2.7500%	--	--	Monthly	Monthly
\$30,000-\$999,999,999	2.7159%	2.7500%				

This Rate and Fee Schedule sets forth certain conditions, rates, fees and charges applicable to your savings accounts at the Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement.

The Dividend Rate and Annual Percentage Yields for each account offered by the Credit Union are effective as of the effective date indicated on this schedule. For Savings and Checking the Rate and Yield may change. Account fees may reduce earnings. For Certificate Accounts, there is a penalty for early withdrawal of principal. First Technology Credit Union is federally insured by the National Credit Union Administration.

ACCOUNT SERVICE FEES

Checking Account and Health Savings Account Fees	
First Checking Plus: \$500 minimum balance	\$7.50 (fee waived if minimum balance is maintained)
Stop Payment (Check or ACH)	\$28.00 (per request)
Check Copies	\$1.00 per copy \$5.00 per faxed copy
Personalized Checks	According to style selected, beginning at \$15.30 per 150 checks
Account Reconciliation/Research	\$25.00 per hour
Postdated Checks paid on approval or returned	\$28.00
Non-sufficient Funds (Check or ACH)	\$28.00 on each item returned.
Paid Overdraft item	\$28.00 per item.
Foreign Transaction Fee	1% of the transaction amount will be charged to you for any card transaction made in a foreign country.

Other Service Fees	
Traveler's Cheques*	\$2.00 per \$100.00 purchased (maximum \$25.00)
Traveler's Gift Checks*	\$2.00 per check purchased, \$50.00 and \$100.00 denominations are available
Cheques for Two*	\$2.50 per \$100.00 purchased (maximum \$25.00)
Cheques by Mail*	Add \$3.00 to the above fees for postage
Cashier's Check	\$5.00 per check (first three checks free each month)
Document Copy (statement, VISA debit draft, corporate check, deposit or withdrawal slip)	\$3.00
Research per hour if applicable	\$25.00
Legal Process (garnishment, tax levy, etc.)	\$20.00 per action
Wiring Funds	\$15.00 for domestic wires; \$40.00 for international wires
Western Union CMOs	domestic \$20.00 international <\$501 \$30.00 international >\$501 \$55.00
International Drafts	\$12.00
Returned item (check returned to FTCU for non-payment charge is assessed to the account in which the item was deposited)	\$10.00
Inactive Account	\$8.00 per month
Foreign Item Fee	\$15.00 per item

Automated Teller Machine/Phone Banking/First Tech Online Fees	CO-OP Network	All Other ATM Networks
ATM Deposits/Transfers	\$0.00	\$0.00
ATM Withdrawals/Inquiries (0-6 combined withdrawals/inquiries/mo.)	\$0.00	\$0.00
Additional withdrawals/inquiries (after the first 6) per month	\$0.00	\$2.00 per withdrawal/inquiry
American Express Cheque Dispensing Machine	\$1.00 per \$100.00 in travelers cheques purchased	
Additional or Replacement ATM/POS Cards	\$5.00 per card	
Reissued ATM/POS-PIC or Phone Banking or First Tech Online PIC	\$2.00 per reissue	

Safe Deposit Box Fees (Annual Rental)	
Available at Beaverton -153 rd Drive, Tanasbourne, Salem – State Street, Eugene – West 11 th and Pioneer Parkway branch locations	
3" x 5"	\$23.00
3" x 10"	\$45.00
5" x 5"	\$46.00
5" x 10"	\$58.00
10" x 10"	\$97.00
Change of Locks	\$10.00
Drilling of Box	\$200.00
Key Deposit	\$16.00

The rates and fees appearing in this schedule are accurate and effective for savings accounts as of the effective date indicated on the rate page. If you have any questions or require current rate and fee information on your account please call 503.644.4034 or 800.637.0852.

TRUTH-IN-SAVINGS DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts:

- 1. Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth on this schedule. For all dividend-bearing accounts, the Dividend Rate and Annual Percentage Yield may change as determined by the Board of Directors. 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 compounding frequency for an annual period. Instant Access accounts are tiered rate accounts. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Schedule. The Dividend Rates and Annual Percentage Yield applicable to each account depends on the balance ranges set forth on this schedule. Once a balance range is met, the highest Dividend Rate and Annual Percentage Yield for that range will apply to the entire balance in your account.
- 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. Compounding and Crediting.** Dividends will be compounded and credited as set forth on this schedule. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period as set forth on this schedule.
- 4. Accrual of Dividends.** Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will be paid.
- 5. Balance Information.** The minimum balance required to open each account is set forth on this schedule. For all accounts, dividend and minimum balance requirements are calculated by the daily balance method, which applies a daily periodic rate to the principal balance in the account for each day of the Dividend Period. For First Checking Plus accounts, there is a minimum balance requirement to avoid a service fee for the dividend period. For Instant Access accounts, there is a minimum balance requirement to earn dividends and obtain the stated Annual Percentage Yield as set forth on this schedule.
- 6. Transaction Limitations.** For Regular Share, and Instant Access accounts, up to six (6) pre-authorized, automatic telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft or debit card to a third party. If you exceed these limitations, your accounts may be subject to a fee or closed. Failure to maintain Direct Deposit may result in the account being redesignated as a First Checking account.

*Services not available in Lane County.

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