

STATEMENT OF FEES

September 2018

We are pleased to provide you with this statement of fees to show the competitiveness of our fee structure. This statement is part of the contract for your account with us. For other terms and conditions of your account, please see our Disclosure & Agreement of Terms and Conditions starting on page four. We may change this statement of fees from time to time without notice or as otherwise provided by law.

SchoolsFirst FCU Membership

To join SchoolsFirst FCU, you must make a minimum deposit of \$5 to your Primary Regular Share ID 01 account.

Checking Accounts

Free Checking

- No monthly service charge
- No minimum balance or direct deposit requirements
- No per-check charges
- Non-dividend bearing
- Fee-free transactions at SchoolsFirst FCU or CO-OP Network ATMs
- Each transaction at any other ATM is \$1*
- eStatements and eNotices included**

*Fee waived for school employee Members.

**If you cancel or fail to sign up for eStatements and eNotices you will be provided a paper statement at no fee.

Investment Checking

- Monthly service charge.....\$3
Monthly service charge waived for this tiered, dividend-bearing account each month in which at least one of the following minimum requirements is met:
 - Direct deposit of at least \$1 and a daily minimum combined share balance of \$1,000; or
 - Daily minimum combined share balance of \$2,500; or
 - Age 62 or older
- No per-check charges
- Tiered dividend bearing
- Fee-free transactions at SchoolsFirst FCU or CO-OP Network ATMs
- Six free transactions per month at any other ATM; \$1 for each additional transaction*
- eStatements and eNotices included**

*Fee waived for school employee Members.

**If you cancel or fail to sign up for eStatements and eNotices, you will be provided a paper statement at no fee.

ATM Transactions

- ATM transactions at non-SchoolsFirst FCU and non-CO-OP Network locations.....\$1*

When you use a non-SchoolsFirst FCU or non-CO-OP Network ATM, you may be charged a fee by the ATM operator or any network used, and they may charge you a fee for a balance inquiry even if you do not withdraw cash.

*Waived for school employee Members. Some ATM fees may be waived based on checking account participation. See Checking Accounts section.

Other Fees and Charges

The following list of fees and charges may be deducted from your account.

- ATM Deposit Adjustment — per occurrence.....\$25
- ATM/Debit Card Replacement (per card).....\$5
- Cashier's Checks payable to a third party.....\$5
- Copy of a cashier's check or money order\$2
- Account Maintenance (after 24 months of inactivity).....\$2/mo.
- Foreign item sent for collection.....\$15 minimum
- Legal Process fee (levies, garnishments, etc.).....\$25
- Money Order.....\$1
- Non-Member check cashing fee (per check, effective 11/5/18)\$5
- Notary Service — per notary signature.....\$10
(Members only. No fee for SchoolsFirst FCU business documents.)

- NSF — any payment instrument or payment method, including check, ACH or other electronic transaction presented against a non-sufficient funds (NSF) available balance and returned.....\$22
- Standard Overdraft — any payment instrument or payment method, including check, ACH, debit card transactions or other electronic transaction presented against a non-sufficient funds (NSF) available balance and paid.....\$22

(No more than 3 NSF or Overdraft fees are charged per share, per day)

- Research or account reconciliation.....\$20/hour (\$20 minimum)
- Returned deposit, cashed item or loan payment.....\$8
- Stop payment.....\$15
- Gift card issuance fee.....\$3
- Gift card inactivity fee (after 12 months of inactivity)..... \$2.99
- Gift Card Lost or Stolen Fee.....\$10, plus postage
- Wire transfer — outgoing — domestic.....\$20

Summary of Fee-Free Products and Services

- BALANCE Financial Fitness Program
- Cash advances on SchoolsFirst FCU credit cards
- Cashier's Checks (when payable to account holder)
- Checkbook registers and vinyl covers
- Checks — Members age 62 and older receive free checks, limit one box per order
- Coin counting machines
- Consultation with a SchoolsFirst FCU financial advisor¹
- Copy of a check (up to 10)
- Credit card replacements
- In-branch computer access to Online Banking
- Live telephone assistance
- Mail-in deposit envelopes
- Mortgage loan rate locks
- No pre-payment penalties on any SchoolsFirst FCU loan
- Notary service for SchoolsFirst FCU documents
- Online Banking
- Mobile Banking, eAlerts and eDeposit
- Online Bill Pay
- Photocopies (limited)
- Share to share transfers
- Statement copies (up to five per month)
- Temporary checks (up to 12)
- Transactions at CO-OP Network ATMs
- Unlimited in-branch transactions
- Unlimited use of debit card
- Credit card balance transfers

1. Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with SchoolsFirst FCU to make securities available to members. **Not NCUA/NCUSIF/FDIC insured, May lose value, No Financial Institution Guarantee. Not a deposit of any financial institution.** CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America.