

FIRST SERVICE FEDERAL CREDIT UNION

CORPORATE OFFICE: 100 MAIN STREET • GROVEPORT • OH • 43125

614/836-0100 WWW.FIRSTCU.COM

COMMON FEATURES OF ACCOUNTS

Bylaw requirements - You must complete and maintain payment of one share (\$50.00) in your Regular Share Account as a condition of membership.

Below Par Account – A Share Account will be considered below par any month in which the balance falls below \$50.00. The fee for below par is \$5.00 per month. Minimum balance requirements may apply to other accounts. See Important Account Information for Our Members for full details.

Account Relationship – A Regular Share Account that has been open for six months or more and has a balance less than \$250.00 with no other relationship on this account such as checking, loan or direct deposit, will be charged \$5.00 per month.

Dormant Account – An account is considered dormant if for two years no withdrawals or deposits, other than credited dividends or fees, have been made to or from the account. The fee for a dormant account is \$5.00 per month.

SCHEDULE OF FEES & CHARGES

THE FOLLOWING FEES MAY BE ASSESSED AGAINST YOUR ACCOUNT AND THE FOLLOWING TRANSACTION LIMITATIONS, IF ANY, APPLY TO YOUR ACCOUNT. UNLESS OTHERWISE NOTED, THESE FEES ARE CHARGED FOR EACH ITEM. LOOK FOR THE * OR ✓ BELOW INDICATING WAIVED FEES AND FREE SERVICES.

| | |
|---|-------------------------------|
| Account Access Online Banking | Free✓ |
| Account Access Telephone Banking | Free✓ |
| Account Access Mobile Banking | Free✓ |
| Account Inquiry Phone Assisted | \$3.00 @ event* |
| Account Transfer Phone Assisted | \$3.00 @ event* |
| Account Relationship below \$250 | \$5.00 per month ¹ |
| Account Research/Reconciliation | \$25.00 per hr |
| Automatic Transfer of Funds from a Share Account to cover Share Checking NSF Account activity. This fee is charged per item from the Share Account. | \$3.00 each |
| Counter Check | \$2.00 each |
| Cashier Check to other than the member | \$3.00 each |
| Excessive Withdrawal transaction from a Share Account in excess of six per month or from a Money Market Account in excess of six per month | \$3.00 each |
| Garnishments | \$25.00 each |
| Health Savings In-Branch Withdrawal | \$2.00 each ² |
| Legal executions | \$25.00 each |
| Levies | \$25.00 each |
| Lost or Stolen ATM/Debit Card | \$25.00 per card |
| Money Order | \$4.00 each |
| Non-Member Check Cashing | \$5.00 each |
| Notary Fee | As allowed |
| Photocopy | \$1.00 each |
| Re-print Statement/1098-1099 | \$5.00 each ³ |
| Return Mail Fee | \$3.00 each |
| Replacement ATM/Debit Card | \$25.00 per card |
| Shared Branch Transaction | \$2.00 each ⁴ |
| Signature Guarantee | \$5.00 per visit |
| Traveler's Checks – Single Signature | Free✓ |
| Traveler's Checks – Dual Signature | \$1 @ \$100.00 |
| Visa Gift Cards | \$2.50 each |
| Wire Transfer | \$20.00 each |

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal, debit card, and all other electronic means.

| | |
|---|----------------|
| Copy of Draft | \$3.00 minimum |
| Courtesy Pay Overdraft Item | \$30.00 each |
| Non-Sufficient Funds Item (NSF) | \$30.00 each |
| Non-Sufficient Funds ATM/Debit | \$30.00 each |
| Non-Sufficient Funds ACH | \$30.00 each |
| Returned Deposit Item/Re-deposited Item | \$20.00 each |
| Stop Payment (all types) | \$30.00 each |
| Uncollected Funds Fee (UCF) | \$30.00 each |

Check printing charges depend on style and quantity of checks ordered.

ATM/Debit

| | |
|----------------------------------|-------------|
| Non-Jeanie ATM/Debit Transaction | \$0.50 each |
| PLUS/PULSE | \$1.50 each |

Jeanie transactions are free. First Service owned ATMs are free. Non-First Service owned ATM surcharge fees may apply.

These fees cover the cost of Identity Verification, Regulatory Disclosures, Account Forms, and general maintenance for new accounts.

| | |
|---|------------------|
| Account Closed within 6 months of opening | \$10.00 per acct |
| IRA Closed within 12 months of opening | \$50.00 per IRA |
| Reopen Account | \$10.00 per acct |
| Escheatment of Unclaimed Funds | \$50.00 per acct |

*Phone Assisted Fees will only be charged for transactions that could otherwise be performed electronically via Online Access, FirstConnect Telephone Access, Mobile Access or at an ATM.

*¹ Fee waived with a relationship on this account; checking, loan or direct deposit

*² No charge for HSA debit card withdrawal

*³ No charge for e-Statements with 12 months of history

*⁴ One free Shared Branching Transaction per month

EFFECTIVE AS OF NOVEMBER 1, 2013

PLEASE CALL 614/836-0100 FOR CHANGES FOLLOWING THIS DATE.

FOR INFORMATION PERTAINING TO SPECIFIC ACCOUNTS, REFER TO THE BROCHURE "IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS"