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## Rate Addendum and Fee Schedule

This addendum is incorporated into, becomes a part of and should be attached to your Master Membership Agreement and Disclosures. The dividend rate, Annual Percentage Yield (APY), and fees shown below have been offered within the most recent seven (7) calendar days and were accurate as of the effective date on this Truth-in-Savings Disclosure. Please contact FAST Credit Union to obtain current information.

Effective Date:

### Rate, Balance and Specific Account Benefit Information – Savings Accounts

Account Type (Code)	Minimum Opening Deposit	Minimum Balance to Earn Stated APY	Minimum Balance to Avoid a Service Fee	Additional Benefits Over Other Accounts	Dividend Rate	Annual Percentage Yield (APY)		
<input type="checkbox"/> <b>Regular Share Savings</b> (01) <input type="checkbox"/> <b>School or Organization Savings</b> (10) <input type="checkbox"/> <b>LLC/INC Business Savings</b> (06)	\$25	\$500	\$25	Discounts on Products and Services with Savings Account Only	<b>Minimum Balance – \$4,999</b> 0.03%  <b>\$5,000 - \$9,999</b> 0.08%  <b>\$10,000+</b> 0.19%	<b>Minimum Balance – \$4,999</b> 0.03%  <b>\$5,000 - \$9,999</b> 0.08%  <b>\$10,000+</b> 0.19%		
<input type="checkbox"/> <b>Dollar Dog Kids Savings</b> (13) Age 12 and under		\$5		A \$5 deposit can earn you a Dollar Dog Coin. Turn coins in at any branch for prizes! (Initial \$5 - \$25 deposit of the day earns 1 coin. Any additional \$25 deposit in the same day earns 1 additional coin up to 5 coins per day.)				
<input type="checkbox"/> <b>think:FAST Student Savings</b> (03) Age 13 - 17	\$25			A \$20 deposit will enter you (limit 1/day) in a monthly \$53 drawing!				
<input type="checkbox"/> <b>Uniform Transfer to Minors</b> (23) (UTMA)				An account handled by a custodian for a minor.				
<input type="checkbox"/> <b>Christmas Club Savings</b> (25) <input type="checkbox"/> <b>Vacation Club Savings</b> (35)				\$200			\$0.05	Save a little each month to enjoy a stress-free Vacation or Christmas!
<input type="checkbox"/> <b>Special Share Savings</b> (48, 49, 50)				\$500			\$0.05	An additional savings account to save for anything you would like!
<input type="checkbox"/> <b>Loan Payment Account</b> (40) <input type="checkbox"/> <b>Pledged Shares Savings</b> (02)				N/A				
<input type="checkbox"/> <b>Trust Savings</b> Irrevocable (20) Revocable (21) Totten (22)	\$100	\$500	\$100	An account opened according to Trust Documents.				
<input type="checkbox"/> <b>Classic Club Savings</b> (55) Age 55+		\$2,000		- Free Safe Deposit Box (Height x Width x Depth) 3" x 5" x 21 1/2" (or this cost off a larger box) -Higher CD Rates	<b>\$2,000 - \$4,999</b> 0.06% <b>\$5,000 - \$9,999</b> 0.11% <b>\$10,000+</b> 0.22%	<b>\$2,000 - \$4,999</b> 0.06% <b>\$5,000 - \$9,999</b> 0.11% <b>\$10,000+</b> 0.22%		
<input type="checkbox"/> <b>Impound Share Savings</b> (42, 61, 71) For Real Estates Property Taxes and Home Owner's Insurance	\$0.05	\$500	\$0.05	Annual expenses added to your monthly loan payment are saved in this account.	0.03%	0.03%		
<input type="checkbox"/> <b>IRA Savings</b> Education (84) Roth (83) Traditional (81) Traditional (82) -No longer available	\$25	\$500	\$25	Save for education or retirement with these tax-favored accounts. Please consult your tax advisor for tax questions.	0.10%	0.10%		
<input type="checkbox"/> <b>Public Fund Share Savings</b> (05)	\$25	\$500	\$25	N/A	0.05%	0.05%		
<input type="checkbox"/> <b>Life Insurance Share Savings</b> (04) (No longer available to open)	\$25	\$500	\$25	N/A	0%	0%		

**Rate, Balance and Specific Account Benefit Information – Checking Accounts**

Account Type (Code)	Minimum Opening Deposit	Minimum Balance to Earn Stated APY	Minimum Balance to Avoid a Service Fee	Additional Specific Account Benefits	Dividend Rate	Annual Percentage Yield (APY)
<input type="checkbox"/> <b>FAST Regular Checking</b> (75)	\$25	N/A	\$0.05	- Free Check Cashing up to \$250	N/A	N/A
<input type="checkbox"/> <b>New Beginnings Checking</b> (70)	\$100		\$100 See Fee Schedule under Monthly Fee With and Without Direct Deposit			
<input type="checkbox"/> <b>Business Checking</b> (74) <input type="checkbox"/> <b>LLC/INC Business Checking</b> (76)	\$25	\$10,000	\$0.05 See Fee Schedule under Monthly Fee if Average Daily Balance (ADB) is Less Than \$10,000	N/A	0.05%	0.05%
<input type="checkbox"/> <b>Organization or School Checking</b> (72)	\$25	\$5,000	\$0.05			
<input type="checkbox"/> <b>Public Funds Checking</b> (73)	\$25	\$0.05	\$0.05			
<input type="checkbox"/> <b>Preferred Checking</b> (85)	\$25	N/A	\$0.05 (\$1,500 Combined Average Daily Balances Under Member Number)	- \$2 Teller Checks - \$2 Money Orders - Free Check Cashing up to \$1,500 - 3 Free Uses of Quickfone (Telephone Audio Response) - 3 Free Withdrawals or Balance Inquiries at Non-FAST or Non-CO-OP ATMs Monthly	N/A	N/A
<input type="checkbox"/> <b>Elite Checking</b> (99)	\$25	\$5,000	\$0.05 (\$2,500 Combined Average Daily Balances Under Member Number)	- Free ATM Card - Free Teller Checks - Free Money Orders - Free Check Cashing up to \$2,500 - 5 Free Uses of Quickfone (Telephone Audio Response) - 5 Free Withdrawals or Balance Inquiries at Non-FAST or Non-CO-OP ATMs Monthly	0.05%	0.05%
<input type="checkbox"/> <b>Classic Club Checking</b> (65) (Only With Classic Club Savings) Age 55+	\$25	\$5,000	\$0.05 (Plus \$2,000 Balance in Classic Club Savings)	- Free ATM Card - Free Classic Club Checks - Free Teller Checks - Free Money Orders - Free Check Cashing up to \$2,500 - 5 Free Uses of Quickfone (Telephone Audio Response) - 5 Free Withdrawals or Balance Inquiries at Non-FAST or Non-CO-OP ATMs Monthly		

**Rate, Balance and Specific Account Benefit Information – Checking Accounts - Continued**

Account Type (Code)	Minimum Opening Deposit	Minimum Balance to Earn Stated APY	Minimum Balance to Avoid a Service Fee	Additional Specific Account Benefits	Dividend Rate	Annual Percentage Yield (APY)
<input type="checkbox"/> <b>FAST Rewards Checking (90)</b>	\$25	\$0.05	\$0.05	- Free Check Cashing up to \$250 - Up to \$25 in ATM Fee Refunds Monthly	<b>Minimum Balance - \$15,000</b> 3.00%  <b>\$15,000.01+</b> 0.10%  When Qualifications Aren't Met .01%	<b>Minimum Balance - \$15,000</b> 3.04%  <b>\$15,000.01+</b> 0.10%  When Qualifications Aren't Met .01%

**Rate and Balance Information – Share Certificates**

Account Type (Code)	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Deposit	Rate Type	Additional Deposits	Withdrawals	Renewable									
<b>Share Certificate</b>																
<input type="checkbox"/> <b>6 Month (76)</b>	0.65%	0.65%	\$500	Fixed	Not Allowed	Allowed – Early Withdrawal Penalty May Apply	Automatic - With 10 Day Grace Period									
<input type="checkbox"/> <b>1 Year (77)</b>	0.90%	0.90%														
<input type="checkbox"/> <b>2 Year (79)</b>	1.20%	1.21%														
<input type="checkbox"/> <b>3 Year (80)</b>	1.30%	1.31%														
<b>Share Certificate</b>																
<input type="checkbox"/> <b>6 Month (95)</b>	0.95%	0.95%	\$2,500					Fixed	Not Allowed	Allowed – Early Withdrawal Penalty May Apply	Automatic - With 10 Day Grace Period					
<input type="checkbox"/> <b>1 Year (96)</b>	1.00%	1.00%														
<input type="checkbox"/> <b>2 Year (97)</b>	1.25%	1.26%														
<input type="checkbox"/> <b>3 Year (98)</b>	1.49%	1.50%														
<b>IRA Share Certificate</b>																
<input type="checkbox"/> <b>1 Year</b> Traditional (51) Roth (57) Education (67)	1.00%	1.01%	\$2,000									Fixed	Not Allowed	Allowed – Early Withdrawal Penalty May Apply	Automatic - With 10 Day Grace Period	
<input type="checkbox"/> <b>2 Year</b> Traditional (52) Roth (58) Education (68)	1.25%	1.26%														
<input type="checkbox"/> <b>3 Year</b> Traditional (53) Roth (59) Education (69)	1.49%	1.50%														
<b>Classic Club Share Certificate</b>																
<input type="checkbox"/> <b>6 Month (86)</b>	0.98%	0.98%		\$2,500	Fixed	Not Allowed	Allowed – Early Withdrawal Penalty May Apply									Automatic - With 10 Day Grace Period
<input type="checkbox"/> <b>1 Year (87)</b>	1.03%	1.04%														
<input type="checkbox"/> <b>2 Year (88)</b>	1.27%	1.28%														
<input type="checkbox"/> <b>3 Year (89)</b>	1.51%	1.52%														



APY and Additional Account Benefits are based on minimum balance and other qualifications met. APY may differ from account statement, which will show the actual Annual Percentage Yield Earned (APYE). Dividend period, compounding and crediting is monthly (Share Certificates also based on term) and is based on your average daily balance (ADB). See your Master Account Agreement and Disclosures for more detailed information.

Federally Insured by NCUA

## Fee Schedule

<b>ATM</b>		<b>Services and Other Fees</b>
Adjustment Needed, or When a Non-Member Uses FAST ATM as CO-OP ATM, but Item Returns Non-Sufficient Funds (NSF)	\$6	ACH Set Up, Rejected Item, Returned Item or Courtesy Pay \$25
ATM Card Classic Club (65) or Elite (99)	\$1/Month Free	Below Minimum Balance – Elite Checking (99) Preferred Checking (85) New Beginnings Checking (70) \$8/Month \$5/Month \$1/Day
Deposits at FAST or CO-OP ATMs Non-Member if Adjustment Needed	Free \$2	Calling in for Account Inquiry or Transfer \$3
FAST Visa Debit Card	Free	Cash Order 1%
Rejected or Special Handling Fee	\$15	Check by Phone \$15
Withdrawal or Balance Inquiry at FAST or CO-OP ATMs	Free (\$2 for Non-Members Not Using as CO-OP ATM)	Check Cashing (If 50% Isn't Deposited) Preferred (85) or ADB \$1,500 - \$2,499 Classic Club (65), Elite (99) or ADB \$2,500+ Free up to \$250; Then 1% Free up to \$1,500; Then 1% Free up to \$2,500; Then 1%
Withdrawal or Balance Inquiry at Non-FAST or Non-CO-OP ATMs (Other Financial Institutions May Charge Additional Fees) Preferred (85) or ADB \$1,500 - \$2,499 Classic Club (65), Elite (99) or ADB \$2,500+	1 Free/Month; Then \$1 3 Free/Month; Then \$1 5 Free/Month; Then \$1	Check Copy 2 Free/Month; Then \$2
<b>Virtual Branch Services</b>		Checkbook Balancing (Not Always Provided) \$35/Month Balanced
Bill Payment Average Daily Balance (ADB) \$10,000+	20 Free/Month; Then \$0.25 25 Free/Month; Then \$0.25	Coin Handling (May be also Charged Hourly) Putting items in coin machine causing damage 5% (10% for Non-Members) Expenses*
Bill Pay Non-Sufficient Funds (NSF)	\$25	Collection Item - Incoming & Domestic Foreign Expenses* + \$15 Expenses* + \$20
Bill Pay Proof of Payment	\$15	Collections (Collect, Locate, Repossess, etc.) Expenses* + \$100
Virtual Branch Users Without e-statements	\$2/month	Contract Collection Account - Set up \$20 (\$25 Maintenance)
<b>Loan Services</b>		Correspondence or Letter \$15
Application After Denied Twice in 6 Months	Free \$50	Duplicate Copy (Tax Forms, Loan Docs, etc.) \$5
Coupons for Loan Payment If Switching From Automatic Payments	\$25 \$50 (\$100 if \$10,000+ Loan)	Early Withdrawal of Share Certificate 2 year or 3 year 90 Days of Interest 180 Days of Interest
Demand for Payoff – Real Estate Via Dealer if FAST Doesn't Finance New Auto	Expenses* + \$30 \$10	Escheatment to State \$2
Forced Place Insurance	\$25	Foreign Transaction 1% Foreign Check Deposited Expenses* + SH x 1.15
Guaranteed Auto Protection (GAP)	\$425	Inactive Checking Account (After 6 Months) \$2.50/Month
Impound Account for Real Estate	\$150	IRA Withdrawal for Non-Qualified Distribution** \$30
Late Payment	Greater of \$25 or 5%	IRS Backup Withholding \$10
Payment Extension Request	\$25	Legal Order Expenses* + \$50
Payment Returned Check Real Estate	\$15 First Time; Then \$25 \$25	Locator \$10
Redraw Loan Documents	\$20 (\$50 for Real Estate)	Mail - Standard Overnight, Pick up by FedEx \$40
Refinance Existing FAST Auto Loan	\$100	Money Order \$3 Preferred (85) or ADB \$1,500 - \$2,499 Classic Club (65), Elite (99) or ADB \$2,500+ Free
Real Estate Items Not Listed	See Real Estate Disclosures	Monthly Fee - New Beginnings Checking (70) New Beginnings (70) With Direct Deposit Business Checking (74) Average Daily Balance (ADB) \$10,000+ \$10/Month \$7/Month \$10/Month Free
<b>Safe Deposit Boxes</b>		Negative Checking (Without Overdraft Privilege) \$1/Day/\$100 up to \$5/Day
Box Rental in our Hanford Branch (H x W x D) 3" x 5" x 21½" Classic Club Savings (55) 5" x 5" x 21½" 3" x 10" x 21½" 5" x 10" x 21½" 10" x 10" x 21½"	\$30/Year Free (or \$30 Off Larger Box) \$35/Year \$40/Year \$50/Year \$100/Year	Notary Service \$10/Signature Average Daily Balance (ADB) \$10,000+ \$5/Signature
Forced Entry or Duplicate Key	Expenses* + Special Handling (SH) x 1.15	Personal Copies (Restrictions Apply) Average Daily Balance (ADB) \$2,500+ \$0.50 5 Free/Month; Then \$0.50
<b>Savings Accounts</b>		Quickfone (Telephone Audio Response) Preferred (85) or ADB \$1,500 - \$2,499 Classic Club (65), Elite (99) or ADB \$2,500+ 1 Free/Month; Then \$1 3 Free/Month; Then \$1 5 Free/Month; Then \$1
Below Minimum Balance	\$5/Quarter	Reimbursable Expenses Expenses* + SH x 1.15
Closed Account Opened 61 - 365 days Opened Less Than 60 days	\$5 \$10 \$25	Research \$35/Hour
Dormant (Inactive) Account (After 24 Months)	\$1/Month	Return Deposit Item \$12 (\$7 if School's Account) Members' Check from Another Institution \$25
Excess Savings Withdrawals Classic Club (55) or ADB \$1,500+	6 Free/Month; Then \$2 6 Free/Month; Then \$1	Replacement Card or PIN \$5
Member Number or Account Ownership Change Again in a 12 Month Period	Free \$25	Special Handling (SH) \$15 - \$100+
Re-opening Membership Within 1st Year	\$10	Statement Copy or Account Print Out \$3
Savings Transfer to Cover Checking Overdraft	\$3 (Transfer Made in Increments of \$1)	Stop Payment \$15
<b>Visa Credit Cards</b>		Teller Check \$3 Preferred (85) or ADB \$1,500 - \$2,499 Classic Club (65), Elite (99) or ADB \$2,500+ Free Pay Day Lender (To Replace Member Check) \$25 Copy of Canceled One \$5 Replacement (When Lost, etc.) \$20
Cash Advance Non-Member	Greater of \$2 or 1% Greater of \$10 or 3%	Temporary Checks \$3/Sheet
Disputed Item	\$5	Unknown Address \$2/Month
Late Payment If Second Time in 6 Months	\$25 \$35	Verification of Deposit \$10 Average Daily Balance (ADB) \$1,500 - \$2,499 \$5 Average Daily Balance (ADB) \$2,500+ Free
Returned (NSF) Payment	\$25	Visa Gift Card \$4 (Can't Unload or Reload) Visa Travel Money Card (New or Reloading) \$5 (Can't Unload)
Over Credit Limit	Lesser of \$25 or Amount of Transaction Over Limit	Wire Transfer \$20 (\$35 for Foreign Wires) Incoming \$5

All fees listed above are due at time of service and are implied as "each" unless otherwise stated. See your Master Account Agreement and Disclosures for more detailed information. \*Expenses incurred by FAST, employees, vendors, consultants, etc. \*\*FAST cannot provide tax advice, please consult your tax/legal advisor.