



312 W. 7th Street
Hanford, CA 93230
(559) 584-0922

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"/> Regular Share Savings (01) <input type="checkbox"/> School or Organization Savings (10)	\$25	\$500	\$25	Discounts on Products and Services with Savings Account Only	Minimum Balance – \$4,999 0.03% \$5,000 - \$9,999 0.08% \$10,000+ 0.19%	Minimum Balance – \$4,999 0.03% \$5,000 - \$9,999 0.08% \$10,000+ 0.19%		
<input type="checkbox"/> Dollar Dog Kids Savings (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"/> think:FAST Student Savings (03) Age 13 - 17	\$25			A \$20 deposit will enter you (limit 1/day) in a monthly \$53 drawing!				
<input type="checkbox"/> Uniform Transfer to Minors (23) (UTMA)				An account handled by a custodian for a minor.				
<input type="checkbox"/> Christmas Club Savings (25) <input type="checkbox"/> Vacation Club Savings (35)				\$200			\$0.05	Save a little each month to enjoy a stress-free Vacation or Christmas!
<input type="checkbox"/> Special Share Savings (48, 49, 50)				\$500			\$0.05	An additional savings account to save for anything you would like!
<input type="checkbox"/> Loan Payment Account (40) <input type="checkbox"/> Pledged Shares Savings (02)				N/A				
<input type="checkbox"/> Trust Savings Irrevocable (20) Revocable (21) Totten (22)	\$100	\$500	\$100	An account opened according to Trust Documents.				
<input type="checkbox"/> Classic Club Savings (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	\$2,000 - \$4,999 0.06% \$5,000 - \$9,999 0.11% \$10,000+ 0.22%	\$2,000 - \$4,999 0.06% \$5,000 - \$9,999 0.11% \$10,000+ 0.22%		
<input type="checkbox"/> Impound Share Savings (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"/> IRA Savings 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"/> Public Fund Share Savings (05)	\$25	\$500	\$25	N/A	0.05%	0.05%		
<input type="checkbox"/> Life Insurance Share Savings (04) (No longer available to open)	\$25	\$500	\$25	N/A	0%	0%		

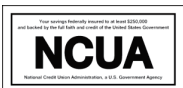
Rate, Balance and Specific Account Benefit Information – Checking Accounts

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"/> FAST Regular Checking (75)	\$25		\$0.05			
<input type="checkbox"/> New Beginnings Checking (70)	\$100	N/A	\$100 See Fee Schedule under Monthly Fee With and Without Direct Deposit	- Free Check Cashing up to \$250	N/A	N/A
<input type="checkbox"/> Business Checking (74)	\$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"/> Organization or School Checking (72)	\$25	\$5,000	\$0.05			
<input type="checkbox"/> Public Funds Checking (73)	\$25	\$0.05	\$0.05			
<input type="checkbox"/> Preferred Checking (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"/> Elite Checking (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		
<input type="checkbox"/> Classic Club Checking (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	0.05%	0.05%

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"/> FASTtunes Checking (91) (No longer available to open)	\$25	N/A	\$0.05	- Free Check Cashing up to \$250 - \$9.90 in iTunes Reimbursements as a Bonus Upon Account Opening - \$9.90 in iTunes Reimbursements Monthly - Up to \$25 in ATM Fee Refunds Monthly	N/A	N/A
<input type="checkbox"/> FAST Rewards Checking (90)	\$25	\$0.05	\$0.05	- Free Check Cashing up to \$250 - Up to \$25 in ATM Fee Refunds Monthly	Minimum Balance - \$15,000 2.00% \$15,000.01+ 0.10% When Qualifications Aren't Met .01%	Minimum Balance - \$15,000 2.01% \$15,000.01+ 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
Share Certificate							
<input type="checkbox"/> 6 Month (76)	0.51%	0.51%	\$500	Fixed	Not Allowed	Allowed – Early Withdrawal Penalty May Apply	Automatic - With 10 Day Grace Period
<input type="checkbox"/> 1 Year (77)	0.63%	0.63%					
<input type="checkbox"/> 2 Year (79)	0.80%	0.80%					
<input type="checkbox"/> 3 Year (80)	1.00%	1.00%					
Share Certificate							
<input type="checkbox"/> 6 Month (95)	0.56%	0.56%	\$2,500	Fixed	Not Allowed	Allowed – Early Withdrawal Penalty May Apply	Automatic - With 10 Day Grace Period
<input type="checkbox"/> 1 Year (96)	0.68%	0.68%					
<input type="checkbox"/> 2 Year (97)	0.85%	0.85%					
<input type="checkbox"/> 3 Year (98)	1.10%	1.11%					
IRA Share Certificate							
<input type="checkbox"/> 1 Year Traditional (51) Roth (57) Education (67)	0.70%	0.70%	\$2,000	Fixed	Not Allowed	Allowed – Early Withdrawal Penalty May Apply	Automatic - With 10 Day Grace Period
<input type="checkbox"/> 2 Year Traditional (52) Roth (58) Education (68)	0.87%	0.87%					
<input type="checkbox"/> 3 Year Traditional (53) Roth (59) Education (69)	1.11%	1.12%					
Classic Club Share Certificate							
<input type="checkbox"/> 6 Month (86)	0.60%	0.60%	\$2,500	Fixed	Not Allowed	Allowed – Early Withdrawal Penalty May Apply	Automatic - With 10 Day Grace Period
<input type="checkbox"/> 1 Year (87)	0.70%	0.70%					
<input type="checkbox"/> 2 Year (88)	0.90%	0.90%					
<input type="checkbox"/> 3 Year (89)	1.15%	1.16%					



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.

Fee Schedule

ATM		Services and Other Fees
Adjustment Needed, Empty Envelope 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) <i>If Member has Savings Only, Goes by ADB</i> Preferred (85) or ADB \$1,500 - \$2,499 Classic Club (65), Elite (99) or ADB \$2,500+ Free up to \$250; 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	Free up to \$1,500; Then 1% Free up to \$2,500; Then 1%
Virtual Branch Services		Check Copy 2 Free/Month; Then \$2
Bill Payment Average Daily Balance (ADB) \$10,000+	20 Free/Month; Then \$0.25 25 Free/Month; Then \$0.25	Checkbook Balancing (Not Always Provided) \$35/Month Balanced
Bill Pay Non-Sufficient Funds (NSF)	\$25	Coin Handling (May be also Charged Hourly) Putting items in coin machine causing damage 5% (10% for Non-Members) Expenses*
Bill Pay Proof of Payment	\$15	Collection Item - Incoming & Domestic Foreign Expenses* + \$15 Expenses* + \$20
Virtual Branch Users Without e-statements	\$2/month	Collections (Collect, Locate, Repossess, etc.) Expenses* + \$100
Loan Services		Contract Collection Account - Set up \$20 (\$25 Maintenance)
Application After Denied Twice in 6 Months	Free \$50	Correspondence or Letter \$15
Coupons for Loan Payment If Switching From Automatic Payments	\$25 \$50 (\$100 if \$10,000+ Loan)	Duplicate Copy (Tax Forms, Loan Docs, etc.) \$5
Demand for Payoff – Real Estate Via Dealer if FAST Doesn't Finance New Auto	Expenses* + \$30 \$10	Early Withdrawal of Share Certificate 2 year or 3 year 90 Days of Interest 180 Days of Interest
Forced Place Insurance	\$25	Escheatment to State \$2
Guaranteed Auto Protection (GAP)	\$395	Foreign Transaction 1% Foreign Check Deposited Expenses* + SH x 1.15
Impound Account for Real Estate	\$150	Inactive Checking Account (After 6 Months) \$2.50/Month
Late Payment	Greater of \$25 or 5%	IRA Withdrawal for Non-Qualified Distribution** \$30
Payment Extension Request	\$25	IRS Backup Withholding \$10
Payment Returned Check Real Estate	\$15 First Time; Then \$25 \$25	Legal Order Expenses* + \$50
Redraw Loan Documents	\$20 (\$50 for Real Estate)	Locator \$10
Refinance Existing FAST Auto Loan	\$100	Mail - Standard Overnight, Pick up by FedEx \$40
Real Estate Items Not Listed	See Real Estate Disclosures	Money Order \$3 <i>If Member has Savings Only, Goes by ADB</i> Preferred (85) or ADB \$1,500 - \$2,499 Classic Club (65), Elite (99) or ADB \$2,500+ Free
Safe Deposit Boxes		Monthly Fee - New Beginnings Checking (70) \$10/Month New Beginnings (70) With Direct Deposit \$7/Month Business Checking (74) \$10/Month Average Daily Balance (ADB) \$10,000+ Free
Box Rental in our Hanford Branch (H x W x D)	\$30/Year Free (or \$30 Off Larger Box)	Negative Checking (Without Overdraft Privilege) \$1/Day/\$100 up to \$5/Day
3" x 5" x 21½"	\$35/Year	Notary Service \$10/Signature Average Daily Balance (ADB) \$10,000+ \$5/Signature
Classic Club Savings (55)	\$40/Year	Personal Copies (Restrictions Apply) \$0.50 Average Daily Balance (ADB) \$2,500+ 5 Free/Month; Then \$0.50
5" x 5" x 21½"	\$50/Year	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
3" x 10" x 21½"	\$100/Year	Reimbursable Expenses Expenses* + SH x 1.15
5" x 10" x 21½"	Expenses* + Special Handling (SH) x 1.15	Research \$35/Hour
10" x 10" x 21½"		Return Deposit Item \$12 (\$7 if School's Account) Members' Check from Another Institution \$25
Forced Entry or Duplicate Key		Replacement Card or PIN \$5
Savings Accounts		Special Handling (SH) \$15 - \$100+
Below Minimum Balance	\$5/Quarter	Statement Copy or Account Print Out \$3
Closed Account	\$5 \$10 \$25	Stop Payment \$15
Opened 61 - 365 days		Teller Check \$3 <i>If Member has Savings Only, Goes by ADB</i> 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
Opened Less Than 60 days		Temporary Checks \$3/Sheet
Dormant (Inactive) Account (After 24 Months)	\$1/Month	Unknown Address \$2/Month
Excess Savings Withdrawals Classic Club (55) or ADB \$1,500+	6 Free/Month; Then \$2 6 Free/Month; Then \$1	Verification of Deposit \$10 Average Daily Balance (ADB) \$1,500 - \$2,499 \$5 Average Daily Balance (ADB) \$2,500+ Free
Member Number or Account Ownership Change Again in a 12 Month Period	Free \$25	Visa Gift Card \$4 (Can't Unload or Reload) Visa Travel Money Card (New or Reloading) \$5 (Can't Unload)
Re-opening Membership Within 1st Year	\$10	Wire Transfer \$20 (\$35 for Foreign Wires) Incoming \$5
Savings Transfer to Cover Checking Overdraft	\$3 (Transfer Made in Increments of \$1)	
Visa Credit Cards		
Cash Advance Non-Member	Greater of \$2 or 1% Greater of \$10 or 3%	
Disputed Item	\$5	
Late Payment If Second Time in 6 Months	\$25 \$35	
Returned (NSF) Payment	\$25	
Over Credit Limit	Lesser of \$25 or Amount of Transaction Over Limit	

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.