



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 Saving (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	\$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		
<input type="checkbox"/> Classic Club Savings (55) Age 55+		\$2,000		- Free Safe Deposit Box (Height x Width x Depth) 3" x 5" x 21½" (or this cost off a larger box) -Higher CD Rates		
<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.		
<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)	\$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)	0.41%	0.41%	\$500	Fixed	Not Allowed	Allowed – Early Withdrawal Penalty May Apply	Automatic - With 10 Day Grace Period				
<input type="checkbox"/> 1 Year (77)	0.53%	0.53%									
<input type="checkbox"/> 2 Year (79)	0.70%	0.70%									
<input type="checkbox"/> 3 Year (80)	0.90%	0.90%									
Share Certificate											
<input type="checkbox"/> 6 Month (95)	0.46%	0.46%	\$2,500								
<input type="checkbox"/> 1 Year (96)	0.58%	0.58%									
<input type="checkbox"/> 2 Year (97)	0.75%	0.75%									
<input type="checkbox"/> 3 Year (98)	1.00%	1.00%									
IRA Share Certificate											
<input type="checkbox"/> 1 Year Traditional (51) Roth (57) Education (67)	0.60%	0.60%	\$2,000								
<input type="checkbox"/> 2 Year Traditional (52) Roth (58) Education (68)	0.77%	0.77%									
<input type="checkbox"/> 3 Year Traditional (53) Roth (59) Education (69)	1.01%	1.01%									
Classic Club Share Certificate											
<input type="checkbox"/> 6 Month (86)	0.50%	0.50%		\$2,500							
<input type="checkbox"/> 1 Year (87)	0.60%	0.60%									
<input type="checkbox"/> 2 Year (88)	0.80%	0.80%									
<input type="checkbox"/> 3 Year (89)	1.05%	1.05%									

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

<u>ATM</u>			<u>Services and Other Fees</u>	
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, Reject, Return 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% 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
Bill Pay			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*
Non-Sufficient Funds (NSF)	\$25		Collection Item - Incoming & Domestic Foreign	Expenses* + \$15 Expenses* + \$20
Proof of Payment	\$15		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
Auto Equity Loan to Process Courtesy Lien	\$99		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 Foreign Check Deposited	1% Expenses* + SH x 1.15
Guaranteed Auto Protection (GAP)	\$395		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 <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+	\$3 \$2 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
Safe Deposit Boxes			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 Average Daily Balance (ADB) \$10,000+	\$10/Signature \$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
Savings Accounts			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 Members' Check from Another Institution	\$12 (\$7 if School's Account) \$25
Excess Savings Withdrawals Classic Club (55) or ADB \$1,500+	6 Free/Month; Then \$2 6 Free/Month; Then \$1		Return (NSF) or Courtesy Pay Item	\$25
Member Number or Account Ownership Change Again in a 12 Month Period	Free \$25		Replacement Card or PIN	\$5
Re-opening Membership Within 1st Year	\$10		Special Handling (SH)	\$15 - \$100+
Savings Transfer to Cover Checking Overdraft	\$3 (Transfer Made in Increments of \$1)		Statement Copy or Account Print Out	\$3
Visa Credit Cards			Stop Payment	\$15
Cash Advance Non-Member	Greater of \$2 or 1% Greater of \$10 or 3%		Teller Check <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+	\$3 \$2 Free
Disputed Item	\$5		Pay Day Lender (To Replace Member Check) Copy of Canceled One Replacement (When Lost, etc.)	\$25 \$5 \$20
Late Payment If Second Time in 6 Months	\$25 \$35		Temporary Checks	\$3/Sheet
Returned (NSF) Payment	\$25		Unknown Address	\$2/Month
Over Credit Limit	Lesser of \$25 or Amount of Transaction Over Limit		Verification of Deposit Average Daily Balance (ADB) \$1,500 - \$2,499 Average Daily Balance (ADB) \$2,500+	\$10 \$5 Free
			Visa Gift Card Visa Travel Money Card (New or Reloading)	\$4 (Can't Unload or Reload) \$5 (Can't Unload)
			Wire Transfer Incoming	\$20 (\$35 for Foreign Wires) \$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.