Our Business Rates & Service Charges

First Community
For all your Savings and all your Loans.
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"Our Business Rates & Service Charges" explains current terms, rates and service charges applicable to the share savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Business Service Agreement (BSA).

Rates for Share/Savings, Share Draft/Checking and Certificate Accounts

Effective Date: 11/13/2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
Business Savings Account	0.25	0.25%	$1	$100	n/a	Quarterly	Quarterly
Money Management							
$1,000 - $24,999	2.28	2.30%	$0	$1,000	n/a	Monthly	Monthly
$25,000 - $49,999	2.86	2.90%		$25,000			
$50,000 or more	3.01	3.05%		$50,000			
Business Basic Checking Account	n/a	n/a	$0	n/a	n/a	n/a	n/a
Business Plus Checking Account[1]	0.10%	0.10%	$0	$1,000	$2,500	Monthly	Monthly
Business Analysis Checking Account	n/a	n/a	$0	n/a	n/a	n/a	n/a
Non-Profit Organization Checking Account	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Certificate Account							
6 month	3.72	3.75%	$500	$500	n/a	At Maturity	At Maturity
12 month	4.20	4.20%				At Maturity	At Maturity
15 month	3.70	3.75%				Quarterly	Quarterly
18 month	3.96	4.00%				Semi-Annually	Semi-Annually
24 month	4.00	4.00%				Annually	Annually
36 month	3.55	3.55%				Annually	Annually
48 month	3.55	3.55%				Annually	Annually
60 month	3.50	3.50%				Annually	Annually
72 month	2.80	2.80%				Annually	Annually

[1]You must maintain a minimum average daily balance of $2,500.00 in the account to avoid a minimum balance charge. If during any monthly statement cycle, the account balance falls below the required minimum daily balance, the account will be subject to a minimum balance charge of $15.00 for that month.

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Explanation of Rates & Service Charges

As explained in the BSA, the "Our Rates & Service Charges" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are set forth above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Board of Directors.

The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will be paid.

5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

For all Money Management Accounts, you may not make more than six (6) covered *transactions* per month. Covered *transactions* include your checks, transfers initiated through online banking or mobile banking, ACH transfers, merchant point of sale *transactions*, preauthorized or automatic transfers, and overdraft protection transfers. Transfers to pay a loan with us are not covered by this limit. The date we use to determine the number of *transactions* is the date a *transaction* is posted to (actually credited to or debited from) an account, rather than the date you initiate the *transaction*. If you exceed this limit, we may refuse or reverse the *transaction*, and we may impose a charge as specified in the listing of service charges provided below. If you repeatedly exceed this limit, we may terminate the account.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate account before the maturity date. You are allowed to withdraw dividends earned before maturity without penalty.

1) Amount of Penalty. The amount of the penalty depends on the term of the certificate account. For accounts of one year or less, the penalty is equal to 90 days' dividends on the amount withdrawn. For accounts of greater than one year but less than 36 months, the penalty is equal to 180 days' dividends on the amount withdrawn. For accounts of 36 months or more, the penalty is equal to 365 days' dividends on the amount withdrawn.

2) How the Penalty Works. The penalty is calculated as a forfeiture of dividends earned or to be earned. If earned dividends are insufficient to cover the penalty, or have previously been withdrawn, the penalty will be deducted from the principal.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

8. Business Analysis Checking Account Disclosure

Account analysis is available on selected checking accounts. If the account is subject to account analysis, we will calculate an earnings credit that is applied against transaction or service charges (not including merchant credit card fees) incurred on the account. First, service charges incurred during the month are totaled. Second, the earnings credit allowance is calculated using the earnings credit rate and the average monthly collected balance. The following formula is used to calculate the earning credit allowance for the month: Average monthly collected balance x earnings credit rate/365 x days in month. The result is the earnings credit allowance for the month. Third, the total service charges are then subtracted from the earning credit allowance to determine the net charges for the month. If the earnings credit is less than the amount of charges incurred for the month, the difference will be charged to the account. However, the earnings credit is not interest and is used only to reduce charges. If the amount of the earnings credit exceeds service changes that have been applied to the account, the difference is not credited to the account, carried forward, or paid to you. Our current earnings credit rate is based on the 3-month Treasury Constant Maturity Rate. This rate is subject to change at any time without prior notice. If you close the account before earnings are credited, the accrued earnings will be used to offset any service charges you must pay. There is a $15 monthly maintenance charge on this account (offset by any earnings credit).

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Our Business Service Charges

Minimum Share Required for Membership.....$1.00

Business Checking Accounts

Business Analysis Checking

Monthly Maintenance Charge *(offset by earnings credit)*.....$15.00

Check Printing Charge.....charges may vary

ATM/Debit Card *(ATM owner-imposed surcharges may apply)*

Foreign ATM Transactions[1]..... $1.00 per transaction

Balance Inquiries at Foreign ATM[1]……$1.00 per inquiry

Card Replacement Charge .....$5.00 each

PIN Replacement Charge .....$5.00 each

Card Rush Charge (domestic) $60.00

Card Rush Charge (international) .....charges may vary

International Transaction Charge ..... up to 1% of transaction amt.

This charge applies to any debit card transaction where the merchant country is different from the country of the card issuer, regardless of whether a currency conversion is performed and even if you initiate the transaction from within the United States.

ATM/Debit Overdraft Charge .....$27.50 each

Return Items

Return NSF Item*.....$27.50

Uncollected Funds Charge* $27.50

Returned Deposited Item .....$13.00 each

Account Administration

Statement Copy .....$1.50 per month

Check Copy ..... $2.00 per check

ACH Check Copy/Research.....$2.00 per document

Invalid Address Service Charge[3]..... $5.00 per quarter

Service charge will be assessed when the account has an invalid address for longer than 90 days.

Member Account Inactivity Service Charge[3] .....$5.00 per month

Service charge will be assessed when there are 24 consecutive months of no activity on the member account number. Activity is defined as deposits, withdrawals, transfers and payments. Exceptions from the Inactivity Service Charge: members with a primary address in California or Texas; members with an active loan, credit card (with a balance), IRA, HSA or CD.

Member Account Minimum Balance Service Charge[4].....up to $.99

Service charge will be assessed if the balance in the account is less than $1.00 for longer than 45 days and has no active loans, credit card (with a balance), IRA, HSA or CD.

Account Research.....$20.00 per hour

Document Retrieval from Storage.....$26.00 per box

Change of Checking Account Type.....$10.00 each

Safe Deposit Box[5]

3x5……$15.00 per year 5x10.....$45.00 per year

3x10……..$30.00 per year 10x10 .....$75.00 per year

Replace Lock[2].....$125.00

Safe Deposit Box Late Payment Charge ..... $10.00 per year

Wire Transactions

Outgoing Domestic Wire.....$20.00 per wire

Online Banking

EXPRESSnet Online Banking .....FREE

EXPRESSnet Online Bill Payment Service.....FREE

Expedited Bill Pay Check (2-Day Delivery) .....$19.95 per check

Non-sufficient funds (NSF) Charge for Online Bill Payment and/or EXPRESS External Transfer Service* .....$27.50 each

Miscellaneous

Check Overdraft Transfer Charge ..... $2.00 per day

EFT Overdraft Transfer Charge..... $2.00 per item

Stop Payment on Check or ACH . $27.50 per item/sequential range

Delete Stop Payment..... $27.50 per item/sequential range

Money Management

Account Excess Check Charge (over six per month) .....$15.00 per check

Cashier's Check (more than 2) ..... $2.00 each

Night Deposit Bag .....$20.00 each

Night Deposit Drop Key .....$15.00 each

Purchase Currency..... $0.02 per $100

Purchase Rolled Coin..... $0.10 per roll

Visa Gift Card ($10.00-$1,000.00)..... $2.00 each

Coin Kiosk[5] (Member) .....FREE

Foreign Currency Purchase/Return[5] .....$13.50 each

Foreign Check Deposit (below $10,000).....FREE

Foreign Check Deposit ($10,000 or more)..... $125.00

Non-Members

Coin Kiosk[5]..... 15% of total coin deposit

Replace On-Us Check with Cashier's Check.....$5.00 per check

Cash On-Us Check/Cashier's Check[4] .....$5.00 per check

[1] A Foreign ATM is an ATM not owned by us.
[2] We cannot duplicate keys if a key cannot be located. Safe deposit box must be drilled by a locksmith.
[3] This service charge may fully exhaust the funds in the account and lead to account closure.
[4] No charge if the payee of the check is under 16 years old.
[5] Service available at select branch locations.

**An NSF/Uncollected Funds service charge is assessed each time an item is presented against insufficient/uncollected funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient/uncollected funds will result in a separate service charge.*

Transaction Item Charges

Checking Monthly Transaction Charges	Per Check Deposited	Per Checks Paid	Per Deposit	Per Cash Deposit
Business Basic Checking	$.25/50 free per month	$.25/20 free per month	$.20/5 free per month	$.05 per $100/$5,000 free per month
Business Plus Checking**	$.20/125 free per month	$.20/35 free per month	$.15/8 free per month	$.05 per $100/$10,000 free per month
Business Analysis Checking	$.12	$.10	$.05 each	$.05 per $100/$50,000 free per month
Non-Profit Organization/Club	FREE	FREE	FREE	FREE

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