

This addendum is incorporated into, becomes a part of and should be attached to your Master Account 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: **August 15, 2023**

**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	Dividend Rate	Annual Percentage Yield (APY)
<input type="checkbox"/> Regular Share Savings (01) <input type="checkbox"/> Custodial Accounts (02) <input type="checkbox"/> School or Organization Savings (10) <input type="checkbox"/> LLC/INC Business Savings (06) <input type="checkbox"/> Business Savings (14)	\$25	\$500	\$25	<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"/> Dollar Dog Kids Savings (13) Age 12 and under		\$5			
<input type="checkbox"/> think:FAST Student Savings (03) Age 13 - 17			\$25		
<input type="checkbox"/> Uniform Transfer to Minors (23) (UTMA)					
<input type="checkbox"/> Christmas Club Savings (25) <input type="checkbox"/> Vacation Club Savings (35)	\$25	\$200	\$0.05		
<input type="checkbox"/> Special Share Savings (48, 49, 50)		\$500	\$0.05		
<input type="checkbox"/> Loan Payment Account (40)					
<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			
<input type="checkbox"/> Impound Share Savings (42, 61, 71) For Real Estates Property Taxes and Home Owner's Insurance	\$0.05	\$500	\$0.05		
<input type="checkbox"/> IRA Savings Education (84) Roth (83) Traditional (81) Traditional (82) -No longer available	\$25	\$500	\$25	0.10%	0.10%
<input type="checkbox"/> Public Fund Share Savings (05)	\$25	\$500	\$25	0.05%	0.05%
<input type="checkbox"/> Life Insurance Share Savings (04) (No longer available to open)	\$25	\$500	\$25	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	Dividend Rate	Annual Percentage Yield (APY)
<input type="checkbox"/> <b>FAST Regular Checking</b> (75)	\$25	N/A	\$0.05	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	See Fee Schedule under Monthly Fee	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)	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)	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)		
<input type="checkbox"/> <b>FAST Rewards Checking</b> (90)	\$25	\$0.05	\$0.05	<b>Minimum Balance</b> <b>\$15,000</b> 4.00% <b>\$15,000.01+</b> 0.10%  When Qualifications Aren't Met .01%	<b>Minimum Balance</b> <b>\$15,000</b> 4.07% <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>			\$500	Fixed	Not Allowed	Allowed – Early Withdrawal Penalty May Apply	Automatic - With 10 Day Grace Period					
<input type="checkbox"/> <b>6 Month</b> (76)	2.67%	2.70%										
<input type="checkbox"/> <b>1 Year</b> (77)	3.01%	3.05%										
<input type="checkbox"/> <b>2 Year</b> (79)	3.20%	3.25%										
<input type="checkbox"/> <b>3 Year</b> (80)	3.20%	3.25%										
<b>Share Certificate</b>			\$2,500	Fixed	Not Allowed	Allowed – Early Withdrawal Penalty May Apply	Automatic - With 10 Day Grace Period					
<input type="checkbox"/> <b>6 Month</b> (95)	2.76%	2.80%										
<input type="checkbox"/> <b>1 Year</b> (96)	3.30%	3.35%										
<input type="checkbox"/> <b>2 Year</b> (97)	3.35%	3.40%										
<input type="checkbox"/> <b>3 Year</b> (98)	3.40%	3.45%										
<b>IRA Share Certificate</b>			\$2,000	Fixed	Not Allowed	Allowed – Early Withdrawal Penalty May Apply	Automatic - With 10 Day Grace Period					
<input type="checkbox"/> <b>1 Year</b> Traditional (51) Roth (57) Education (67)	3.30%	3.35%										
<input type="checkbox"/> <b>2 Year</b> Traditional (52) Roth (58) Education (68)	3.35%	3.40%										
<input type="checkbox"/> <b>3 Year</b> Traditional (53) Roth (59) Education (69)	3.40%	3.45%										
<b>Classic Club Share Certificate</b>								\$2,500	Fixed	Not Allowed	Allowed – Early Withdrawal Penalty May Apply	Automatic - With 10 Day Grace Period
<input type="checkbox"/> <b>6 Month</b> (86)	2.81%	2.85%										
<input type="checkbox"/> <b>1 Year</b> (87)	3.35%	3.40%										
<input type="checkbox"/> <b>2 Year</b> (88)	3.40%	3.45%										
<input type="checkbox"/> <b>3 Year</b> (89)	3.44%	3.50%										

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.

**ATM/Debit**

<b>Custom Visa Debit Card</b> .....	\$5
<b>International Transaction Fee<sup>1</sup></b> .....	Up to 1% of transaction amount
<b>Replacement Card or PIN</b> .....	\$5
Fee does not apply to cards replaced due to fraud, compromise, or if stolen	
<b>Rush Order of Replacement Card</b> .....	\$80
<b>Transaction Fees at Non-FAST ATMs – Withdrawals</b> .....	\$2
ATM Surcharges/Fees By Others: When you use an ATM not operated by FAST, the ATM owner may charge a surcharge fee, which is in addition to the fee above.	
<b>***Make unlimited, no fee transactions at 30,000 ATMs displaying the CO-OP ATM symbol. To find ATMs: Co-Op app, <a href="http://www.fastcu.com/atms">www.fastcu.com/atms</a>, or call (888) 748-3266***</b>	

**Branch Services & Other Fees**

<b>ACH Set Up</b> .....	\$25
ACH set up through Bill Pay .....	Free
<b>Calling in for Account Inquiry or Transfer</b> .....	\$3
<b>Cash or Coin Order</b> .....	1%
<b>Certificate Share (CD) Early Withdrawal</b>	
Within 6 days of opening .....	7 Days of Interest
1 year or less maturity .....	90 Days of Interest
Maturity greater than 1 year .....	180 Days of Interest
<b>Check by Phone</b> .....	\$15
<b>Coin Handling</b>	
Youth/Child Account (Child must be present & coin deposited into youth/child account) .....	Free
Members .....	5%
Non-Members .....	10%
Damage to coin machine .....	Expenses + Special Handling
<b>Collection Item</b> (Items subject to charges by paying institution - amount you receive may be less)	
Incoming and domestic .....	Expenses + \$15
Foreign .....	Expenses + \$25
<b>Correspondence or Letter</b> .....	\$15
<b>Electronic Payments with External Accounts (ACH)</b> .....	\$4.99
<b>Electronic Payments with External Cards (Debit or Credit Card)</b> .....	\$5.99
<b>Escheatment to State</b> .....	\$2
<b>IRS Backup Withholding</b> .....	\$10
<b>IRA Withdrawal for Non-Qualified Distribution</b> .....	\$30
<b>Levy, Lien or Garnishment</b> .....	Expenses + \$50
<b>Mail-Standard Overnight</b> .....	Expenses + Special Handling
<b>Notary Service</b> per signature .....	\$15
<b>Quickfone</b> (Telephone Audio Response) .....	1 Free/Month; Then \$1 each
Preferred Checking or ADB \$1,500-\$2,499 .....	3 Free/Month; Then \$1 each
Classic Club, Elite or ADB \$2,500 .....	5 Free/Month; Then \$1 each
<b>Reimbursable Expenses</b> .....	Expenses + Special Handling
<b>Research</b> (minimum 1 hour) .....	\$35/Hour
<b>Special Handling</b> .....	\$15 & up
<b>Statement, Check Copy, Account Printout, or Duplicate Item</b> .....	\$3
**Free online history, check copies, & printouts when signed up for Online Banking**	
<b>Teller Check</b> .....	\$3
Classic Club members receive three free a month	
<b>Unknown Address</b> .....	\$2/Month
<b>Verification of Account</b> .....	\$5
<b>Visa Cash Advance in Branch</b> .....	Greater of \$2 or 1%
<b>Visa Gift Card</b> (unable to unload or reload) .....	\$5
<b>Visa Travel Money Card</b> (new or reloading) .....	\$5
<b>Wire Transfers</b>	
Domestic .....	\$20
International .....	\$50
Incoming .....	\$5

**Business/LLC/Inc. Accounts**

<b>Cash and Coin Order</b> .....	1%
<b>Checking Account Fee</b> .....	\$15/Month

## Checking Accounts

### Below Minimum Balance

Elite Checking .....	\$8/Month
Preferred Checking .....	\$5/Month
New Beginnings Checking .....	\$1/day

### Check Printing Fee .....

Classic Club members receive free Classic Club checks; 1 box a quarter

### Checking Account Monthly Fees

New Beginnings Checking .....	\$10/Month
New Beginnings Checking with Direct Deposit .....	\$7/Month

### Inactive Checking Account (after 6 months) .....

### Negative Checking (without Overdraft Services)

Checking accounts negative balance less than \$100 .....	\$1/day
Checking accounts negative balance \$100 to \$199 .....	\$2/day
Checking accounts negative balance \$200 to \$299 .....	\$3/day
Checking accounts negative balance \$300 to \$399 .....	\$4/day
Checking accounts negative balance greater than \$400 .....	\$5/day

### Nonsufficient Funds (NSF) or Unavailable Funds - Fee assessed each time an item is presented & returned due to insufficient or unavailable funds .....

### Overdraft Services - Fee assessed for each check, ACH payment, recurring debit card payment, everyday debit card transactions, & other items we pay resulting in an overdraft of available balance. Max of 4 fees charged per day. If account is negative \$10 or less, no fee .....

### Temporary Checks .....

## Loan Services

### Application .....

After denied twice in 6 months .....

### CARFAX® Report .....

### Changing from Automatic Payments .....

### Collections (collect, locate, repossess, etc.) .....

### Contract Collection Account Set up .....

### Demand for Payoff

Real Estate .....

Via dealer if FAST doesn't finance new auto loan .....

### Forced Place Insurance .....

### Payment Extension Request .....

### Payment Returned Check .....

### Reconveyance Fee .....

### Refinance Existing FAST Auto Loan .....

## Online Banking

### Non-Sufficient Funds (NSF of a bill payment) .....

### Online Banking Users without E-statements .....

## Safe Deposit Boxes

### Box Rental in our Hanford Branch (H x W x D)

3" x 5" x 21.5" .....

Classic Club Savings .....

5" x 5" x 21.5" .....

3" x 10" x 21.5" .....

5" x 10" x 21.5" .....

10" x 10" x 21.5" .....

### Forced Entry or Duplicate Key .....

## Savings Accounts

### Below Minimum Balance .....

### Closing Account .....

Account opened 365 days or less .....

### Excess Savings Withdrawals .....

Classic Club or ADB \$1,500+ .....

### Inactive Savings Account - After 6 Months with no activity, no active loans, checking under same member number. Fee not applicable to members under 18 years old .....

### Re-Opening Membership within 1st Year .....

**Please note:** All fees will be assessed at the time of service or deducted from your account. FAST may charge any of your accounts for any fee due. Any fees or charges assessed to FAST for extra service or special handling of your account will be passed to you. Fees or charges may result in a negative account balance. We reserve the right to change this Fee Schedule at any time. We will notify you as required by law of any changes in charges that may be imposed on an account.

<sup>1</sup> This fee will apply to any transaction initiated in a foreign country whether initiated by the Cardholder while traveling or by a foreign merchant for a purchase a Cardholder makes remotely from the United States, whether or not a currency conversion is required.