

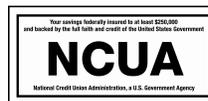


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SCHEDULE OF FEES & CHARGES

BUSINESS SERVICES

Effective: February 1, 2026



FIRST ENTERTAINMENT CREDIT UNION BUSINESS SERVICES FEES & CHARGES

The following fees are effective:

February 1, 2025



GENERAL SERVICE FEES AND CHARGES

Cashier's Check Fee (payable to a third party)	\$10.00
Check Printing	varies by style
Daily Negative Balance Fee (when account balance is negative more than three (3) calendar days)	\$5.00
Monthly Inactive Account Fee (no member-initiated activity for 12 months)	\$5.00
Monthly Paper Statement Fee	\$6.00
Escheat Notice	\$2.00
Excessive Card Replacement Fee (2< in 12-month period)	\$15.00
Foreign Check Processing/Collection Items (additional fees may apply)	\$25.00
Insufficient Funds (NSF) (each)	\$14.00
Legal Processing (per hour, except if prohibited by Law)	\$50.00
Levy, Subpoena Processing (each)	\$75.00
Out-of-Network ATM Withdrawals (each) (additional surcharges may be assessed by ATM Operators)	\$2.50
Overdraft Fee (each) ¹	\$14.00
Overdraft Protection Transfers from Savings (per transaction) ¹	\$3.00
Payments by Phone	\$5.00
Research/Account Reconciliation (per hour) ² (\$25.00 minimum plus any related document copy fees, except if prohibited by Law)	\$25.00
Returned Deposited/Cashed Item ²	\$20.00
Rush Delivery Charges (cards or documents requested for expedited delivery)	\$50.00
Stop Payment Request (check or ACH) ²	\$25.00
Wire Transfer - Domestic (outgoing)	\$30.00
Wire Transfer - International (outgoing)	\$50.00
Notary Fee (per notarized signature)	\$5.00

BUSINESS SAVINGS

Monthly Service Charge with Average Daily Minimum Balance Requirement	\$0.00
(\$250.00 in Business Savings or Combined Average Daily Balance of \$100.00 within Business Essentials Checking, Business Advantage Checking, Business Term Savings Certificates, and/or Business Money Market)	
Monthly Service Charge Without Average Daily Minimum Balance Requirement (per month)	\$5.00
(\$250.00 in Business Savings or Combined Average Daily Balance of \$100.00 within Business Essentials Checking, Business Advantage Checking, Business Term Savings Certificates, and/or Business Money Market)	
<ul style="list-style-type: none"> Dividend Bearing (balance required to earn dividends) Free eStatements, Bill Pay, and Mobile Deposits Automatic Transfers via Overdraft available Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs (locations nationwide, including 7-Eleven® and select Costco® stores) 	\$250.00

BUSINESS MONEY MARKET SAVINGS

Monthly Service Charge with Average Daily Minimum Balance Requirement	\$0.00
(Minimum Average Daily Balance of \$2,500.00)	
Monthly Service Charge Without Average Daily Minimum Balance Requirement (per month)	\$10.00
(Minimum Average Daily Balance of \$2,500.00)	
<ul style="list-style-type: none"> Minimum Opening Deposit Dividend Bearing (balance required to earn dividends) Free eStatements, Bill Pay, and Mobile Deposits Automatic Transfers via Overdraft available Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs (locations nationwide, including 7-Eleven® and select Costco® stores) 	\$2,500.00

BUSINESS ESSENTIALS CHECKING

Monthly Service Charge with Average Daily Minimum Balance Requirement	\$0.00
(Minimum Average Daily Balance of \$1,000.00 or a Combined Average Daily Balance of \$5,000.00)	
Monthly Service Charge Without Average Daily Minimum Balance Requirement	\$16.00
(Minimum Average Daily Balance of \$1,000.00 or a Combined Average Daily Balance of \$5,000.00)	
<ul style="list-style-type: none"> Minimum Opening Deposit Free eStatements, Bill Pay, and Mobile Deposits Transactions Allowed (per month) Excess Transaction Fee (per transaction) ACH (credits/debits) Transactions Allowed (per month) Excess ACH Fee (per transaction) Maximum Cash Deposit (per month) Excess Cash Deposit Fee (per \$100.00) Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs (locations nationwide, including 7-Eleven® and select Costco® stores) 	\$100.00

BUSINESS ADVANTAGE CHECKING

Monthly Service Charge with Average Daily Minimum Balance Requirement	\$0.00
(Minimum Average Daily Balance of \$5,000.00 or a Combined Average Daily Balance of \$15,000.00)	
Monthly Service Charge Without Average Daily Minimum Balance Requirement	\$22.00
(Minimum Average Daily Balance of \$5,000.00 or a Combined Average Daily Balance of \$15,000.00)	
<ul style="list-style-type: none"> Minimum Opening Deposit Free eStatements, Bill Pay, and Mobile Deposits Transactions Allowed (per month) Excess Transaction Fee (per transaction) ACH (credits/debits) Transactions Allowed (per month) Excess ACH Fee (per transaction) Maximum Cash Deposit (per month) Excess Cash Deposit Fee (per \$100.00) Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs (locations nationwide, including 7-Eleven® and select Costco® stores) 	\$500.00

Visit FirstEnt.org or call 888.800.3328 for a complete listing of our current Dividend Rates.

¹ See Business Account Agreement and Disclosure for specific details on the Overdraft program.

² No charges are assessed in connection with the investigation of an alleged billing error.