

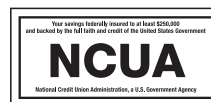


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SCHEDULE OF FEES & CHARGES

BUSINESS SERVICES

Effective: April 1, 2025



FIRST ENTERTAINMENT CREDIT UNION BUSINESS SERVICES FEES & CHARGES

The following fees are effective:

April 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)	\$29.00
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	\$19.00
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

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.

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)

- Dividend Bearing (balance required to earn dividends).....\$250.00
- 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)

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)

- Minimum Opening Deposit.....\$2,500.00
- Dividend Bearing (balance required to earn dividends).....\$2,500.00
- 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)

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

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)

- Minimum Opening Deposit.....\$100.00
- Free eStatements, Bill Pay, and Mobile Deposits
- Transactions Allowed (per month).....150
Excess Transaction Fee (per transaction).....\$0.40
(transactions include: deposits, deposited items, and drafts/checks)
- ACH (credits/debits) Transactions Allowed (per month).....50
Excess ACH Fee (per transaction).....\$0.20
(ACH Transactions defined by the Business Services Account Agreement and Disclosure)
- Maximum Cash Deposit (per month).....\$7,500.00
Excess Cash Deposit Fee (per \$100.00).....\$0.10
- Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs (locations nationwide, including 7-Eleven® and select Costco® stores)

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)

- Minimum Opening Deposit.....\$500.00
- Free eStatements, Bill Pay, and Mobile Deposits
- Transactions Allowed (per month).....300
Excess Transaction Fee (per transaction).....\$0.40
(transactions include: deposits, deposited items, and drafts/checks)
- ACH (credits/debits) Transactions Allowed (per month).....100
Excess ACH Fee (per transaction).....\$0.20
(ACH Transactions defined by the Business Services Account Agreement and Disclosure)
- Maximum Cash Deposit (per month).....\$10,000.00
Excess Cash Deposit Fee (per \$100.00).....\$0.10
- Free Transactions at Nearly 30,000 First Entertainment and CO-OP Network ATMs (locations nationwide, including 7-Eleven® and select Costco® stores)