

THE A-LIST BENEFIT MATRIX - PAGE 1 OF 2

	First Entertainment Standard	First Entertainment The A-List Select	First Entertainment The A-List Reserve
Tier Basis	N/A	Combined ADB deposit balances across accounts, <i>balance based</i>	Combined ADB deposit balances across accounts, <i>balance based</i>
Tier Levels	Everyday Benefits	The A-List Select (at least \$50,000 and less than \$200,000)	The A-List Reserve (\$200,000 and above)
Free Checking Account	No monthly service fee with eStatements or minimum balance	No monthly service fee with eStatements or minimum balance	No monthly service fee with eStatements or minimum balance
Free Outgoing Wires	-	Up to 5 domestic and international combined annually	Up to 5 domestic and international combined annually
Free Notary Signature Certification	-	Up to 5 annually	Unlimited
Free Overdraft and Insufficient Funds Transactions	-	Up to 2 combined annually	Up to 2 combined annually
Free Card Replacements Fee	Up to 2 annually	Up to 3 annually	Up to 4 annually
High-Yield Savings Account APY Bonus	-	0.25% with Direct Deposit	0.50% with Direct Deposit
Adjustable-Rate Mortgage Discount	0.25% with Direct Deposit and Auto-Pay	0.35% with Direct Deposit and Auto-Pay	0.50% with Direct Deposit and Auto-Pay

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	First Entertainment Standard	First Entertainment The A-List Select	First Entertainment The A-List Reserve
Home Equity Line of Credit Discount	0.25% with Direct Deposit and Auto-Pay	0.35% with Direct Deposit and Auto-Pay	0.50% with Direct Deposit and Auto-Pay
Home Equity Loan Discount	0.25% with Direct Deposit and Auto-Pay	0.35% with Direct Deposit and Auto-Pay	0.50% with Direct Deposit and Auto-Pay
Mortgage Loan Application Discount	-	Up to \$250	Up to \$500
Auto Loan Discount (*Subject to Floor Rate)	0.75% with Direct Deposit and Auto-Pay, and additional 0.25% for low loan-to-value loans	1.00% with Direct Deposit and Auto-Pay, and additional 0.25% for low loan-to-value loans	1.25% with Direct Deposit and Auto-Pay, and additional 0.25% for low loan-to-value loans
Personal Loan Discount	0.75% with Direct Deposit and Auto-Pay	0.75% with Direct Deposit and Auto-Pay	0.75% with Direct Deposit and Auto-Pay
Out-of-Network ATM Fee Reimbursement	Up to \$15/month in non-First Entertainment ATM surcharge rebates with Direct Deposits	Up to \$25/month in non-First Entertainment ATM surcharge rebates with Direct Deposits	Up to \$50/month in non-First Entertainment ATM surcharge rebates with Direct Deposits
Free Cashier's Checks	-	-	Unlimited
Free Stop Payments	-	Unlimited	Unlimited
Dedicated Relationship Manager/Team	-	-	Dedicated Team

Any loans originated through the FI CONNECT Tesla channel are ineligible for First Entertainment's traditional auto loan program, The A-List discounts, Direct Deposit discounts, or any other promotional or stackable rate discounts.

Federally Insured by NCUA.

For full program rules, eligibility requirements, tier definitions, and benefit limitations, please review [The A-List Terms & Conditions](#).

