



THE A-LIST TERMS & CONDITIONS

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1. Program Overview & Definitions

- **"The A-List"** is First Entertainment's member loyalty program.
- **The A-List has two tiers:** Select (\$50,000 combined eligible average daily balance ("ADB")) and Reserve (\$200,000 combined ADB).

Combined eligible ADB is the sum of ADBs across all eligible consumer deposit accounts. ADB is calculated as the sum of your daily end-of-day balances in an eligible deposit account for a given month, divided by the number of days in that month.

2. Tier Determination

- **New members** are evaluated for The A-List eligibility at month-end based on combined eligible ADB. If your First500 account has been open for less than a full month, the ADB for that first month will be partial, and you may not qualify until sufficient balances are maintained by month-end.
- **Monthly upgrades:** If you qualify for a higher tier at month-end, you are automatically upgraded at the beginning of the next calendar month.
- **Quarterly downgrades:** If you do not qualify for your current tier for three (3) consecutive months during any calendar quarter, you are automatically downgraded (Reserve to Select or Select, or removal from The A-List entirely) at the beginning of the next calendar month.
- **Placement on The A-List** is intended to be automatic and based on meeting the eligibility criteria. You may request tier placement only with qualifying balances.

3. Eligibility Requirements

- **To be eligible for The A-List**, you must be 18 years old or older, be in good standing with the Credit Union, have a First500 account open, and meet the required combined eligible ADB for the Select or Reserve tier.
- **You cannot qualify for The A-List** based upon the sum of your combined eligible ADBs across multiple member accounts unless you request to consolidate your accounts, the Credit Union approves the request, and the consolidated account balance qualifies you based on the ADB for the consolidated account. Joint accounts count under the primary member only.
- **"Consolidation"** means combining multiple membership numbers into a single membership record so that all eligible consumer deposit accounts are held under one primary member number.
- **Eligible account types:** consumer checking, savings, money market accounts (MMAs), and term share certificates.
- **Ineligible account types:** business accounts, loans, IRAs, and investments.
- **Some benefits also require** Direct Deposit and/or Auto-Pay.

Direct Deposit Definition:

You are considered to have direct deposit if you receive \$1,000 or more in qualifying deposits directly deposited into a checking account in at least one (1) of the last three (3) calendar months (which may include the current month), including ACH deposits, Zelle deposits, and specified payroll-tagged debit deposits.

4. Product Pricing Floors & Ceilings

The A-List annual percentage rate (APR) discounts will not reduce your loan's APR below the product's established floor rate. The A-List annual percentage yield (APY) bonuses will not increase a product's yield above its established ceiling rate (if any). Floor and ceiling rates are described in applicable product disclosures.

If the discounted APR for any loan product becomes lower than the Applicable Federal Rate (AFR) during the term of the loan, you may be considered to be receiving income under the Internal Revenue Code equal to the amount of the difference between the AFR and your loan's APR. This may happen, for example, if the AFR published by the IRS increases above your discounted APR. If your APR is lower than the AFR, the Credit Union may be required to report this additional compensation (equal to the dollar amount difference between the APR and the AFR) to the Internal Revenue Service on Form 1099-INT.



5. Benefit Behavior When Your Tier Changes

- **Loan discounts are locked** based on your The A-List tier at loan origination/final approval and do not change if your The A-List tier upgrades or downgrades later.
- **Non-loan benefits** follow your current tier. Upgrades take effect the next calendar month; downgrades take effect after quarterly evaluation.
- **Benefit Limits and Annual Caps** vary by tier; refer to The A-List Benefit Matrix for all current The A-List tier-based limits.

6. Non-Loan Benefits

Outgoing Wires:

For The A-List members, outgoing wire fees are automatically waived until the applicable Benefit Limit or Annual Cap is reached. Fees are tracked automatically and refunded upon your request. Standard outgoing wire fees apply once the limit is reached or if you no longer qualify for The A-List. Benefit Limits and Annual Caps vary by tier; refer to The A-List Benefit Matrix for all current The A-List tier-based limits.

Notary Signature Certification:

For The A-List members, notary fees are automatically waived until the annual Benefit Limit (if any) is reached. Benefits are automatically applied based on your current The A-List tier. Standard notary fees are charged once the applicable Benefit Limit is reached or if you no longer qualify for The A-List. Benefit Limits and Annual Caps vary by tier; refer to The A-List Benefit Matrix for all current The A-List tier-based limits.

Overdraft/NSF Fee Waivers:

For The A-List members, overdraft and NSF fees may be refunded upon request until the applicable Benefit Limit or Annual Cap is reached. Fees are tracked automatically and refunded upon your request. Standard fees apply once the limit is reached or if you no longer qualify for The A-List. Benefit Limits and Annual Caps vary by tier; refer to The A-List Benefit Matrix for all current A-list tier-based limits.

High Yield Savings Account (HYSA) Bonus Eligibility:

The HYSA bonus applies the published The A-List tier APY bonus when you meet the Direct Deposit definition provided in Section 3. There are no Benefit Limits or Annual Caps for HYSA bonuses. Eligibility for the HYSA bonus is based solely on satisfying the Direct Deposit requirement and your current The A-List tier. Tier-specific bonus amounts are listed in The A-List Benefit Matrix.

Out-of-Network ATM Rebates:

For eligible The A-List members, out-of-network ATM surcharge rebates are provided based on your current The A-List tier. To qualify for this benefit, you must meet the Direct Deposit definition provided in Section 3. Benefit Limits and Annual Caps for ATM surcharge rebates vary by tier and are listed in The A-List Benefit Matrix. ATM fee rebates apply to non-First Entertainment CO-OP network ATMs. International ATM rebates follow the tier-based limits set forth in The A-List Benefit Matrix. Standard out-of-network ATM fees apply once the applicable tier-based limit is reached or if you no longer qualify for The A-List.

Cashier's Checks:

Cashier's check fees are waived automatically only for The A-List Reserve members. The A-List Select members do not receive this benefit. The Reserve tier includes unlimited cashier's check waivers, as outlined in The A-List Benefit Matrix. Standard cashier's check fees apply if you do not qualify for the Reserve tier.

Stop Payments:

For The A-List members, stop payment fees may be refunded upon request based on your current The A-List tier. Standard stop payment fees are charged once the applicable Benefit Limit is reached or if you no longer qualify for The A-List. Benefit Limits and Annual Caps vary by tier; refer to The A-List Benefit Matrix for all current The A-List tier-based limits.

Dedicated Relationship Manager (Reserve Only):

If you are a Reserve member, you receive access to a dedicated service team that provides personalized assistance while you maintain Reserve tier status.



7. Lending Benefits

You may qualify for The A-List tier-based loan discounts. All discounts are determined at final loan approval and remain fixed for the life of the loan. Eligible products include first mortgages, home equity lines of credit, fixed home equity loans, auto loans, and personal loans. The A-List discounts apply only to new loans approved after program enrollment. Certain loan products may include promotional Direct Deposit/Auto-Pay discounts, which are separate from The A-List tier-based discounts and may be removed if you do not maintain the required conditions. All product-specific terms, conditions, and eligibility requirements are disclosed in the applicable loan documents and APR Discount Certificates.

8. Manual Tier Qualification Requests

You may request tier assignment only when you have deposited the required funds to meet tier eligibility. Manual placement may not be used to temporarily grant a tier for purposes such as loan pricing.

9. Changes to Program

The Credit Union may update The A-List rules, benefits, and/or terms at any time by publishing the updated rules, benefits, and/or terms on its website or in any other published form or medium in compliance with applicable law. The effective dates of the updated rules, benefits, and/or terms will be set forth in the update.

10. Credit Union Decisions are Final

By participating in the Program, you understand and agree that the Credit Union's decisions concerning member eligibility; Program rules, benefits, and terms; and all decisions concerning the resolution of disputes are final and binding.

11. Miscellaneous

- a. If any provision of these Terms & Conditions is found by a court of competent jurisdiction to be unenforceable, such provision will be modified, rewritten, or interpreted to include as much of its nature and scope as will render it enforceable. If it cannot be so modified, the remainder of these Terms & Conditions shall be enforced as if that provision was not included.
- b. These Terms & Conditions are governed by California law. You agree to submit to the personal jurisdiction of the courts of the State of California.
- c. The prevailing party in any dispute between the parties arising out of the enforcement or interpretation of these Terms & Conditions shall be entitled to recover reasonable attorneys' fees and costs.
- d. You agree to indemnify, defend, and hold the Credit Union harmless from any claims, actions, damages, liabilities, costs, and expenses, including reasonable attorneys' fees, arising out of your participation in the Program.
- e. These Terms & Conditions constitute the entire agreement regarding The A-List Program and supersede all prior and contemporaneous understandings, agreements, inducements, or conditions.



THE A-LIST BENEFIT MATRIX

	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	A-List Select (at least \$50,000 and less than \$200,000)	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	No	Up to 5 domestic and international combined annually	Up to 5 domestic and international combined annually
Free Notary Signature Certification	No	Up to 5 annually	Unlimited
Free Overdraft and Insufficient Funds Transactions	No	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	No	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
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	No	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	No	No	Unlimited
Free Stop Payments	No	Unlimited	Unlimited
Dedicated Relationship Manager/Team	No	No	Dedicated Team