

FIRST AMERICAN CREDIT UNION
IMPORTANT NOTICE – CHANGE IN ACCOUNT TERMS
Effective Date: June 23, 2014

The member share balance is being increased from \$5.00 to \$25.00. For all current members, the minimum balance requirement and the par value of a share for the Member Share Account will remain at \$5.00. You will not be affected by this change.

The following Member Share Account has been added to the TRUTH-IN-SAVINGS DISCLOSURE:

Member Share Account

Membership fee: The one time, non-refundable membership fee is \$10.00.

Rate Information: The dividend rate and annual percentage yield may change quarterly, as determined by the credit union board of directors.

Compounding and crediting: Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Dividend period: For this account type, the dividend period is quarterly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is March 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements: The minimum balance required to open this account is \$25.00. If the balance in the account is less than \$25.00 at the close of business on any day during the month, a \$1.00 service charge will be withdrawn from the account.

Average daily balance computation method: Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarterly statement cycle.

Accrual of dividends on noncash deposits: Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction Limitations: During any monthly statement cycle, you may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, computer, or ATM transfer, telephonic or shared branch order or instruction, or by debit card or similar order to a third party.

Par value of a share: The par value of a share in this account is \$25.00.

Fee Changes

The complete Fee Schedule effective June 23, 2014 is available upon request.

Membership Fees

Membership	To open an account, new member must deposit this amount	\$25.00
Membership Fee	One-time, non-refundable fee	\$10.00
Share Account Fee	Share account falls below \$25.00, monthly service charge	\$1.00
Closed Account Fee	Charged when a new account is closed within 90 days of opening	\$25.00
Account re-open	Membership fee plus account re-open fee	\$35.00
Dormant/Inactive Fee	No activity in 180 days	\$5.00
Address Locator	To locate current address/returned mail	\$10.00
Foreign Address Service	Monthly service charge for foreign address	\$2.00

ATM Fees

Non-FACU ATMS	FACU fee for withdrawals, transfers, or balance inquiries at non First American ATMs	\$2.00
FACU ATMS—non FACU cards	Non-FACU or appropriate network cards at FACU machines	\$3.00
Empty Envelope ATM Deposit	Empty envelope deposited into ATM	\$25.00

Balance Transfer Services

Member Relation Transfer	Balance inquiries, Funds transfer, by employee	\$3.00
Overdraft Transfers	Per occurrence	\$3.00

Bill Pay Services

Account to Account thru Bill Pay	Service fee for member to transfer funds from FACU account to another financial institution account.	\$1.00
Overnight Payment thru Bill Pay	Access to overnight funds to creditor	\$9.95

Credit Union Services

Address Search	Bad address fee—every six months	\$10.00
IRA	IRA and Coverdale ESA Direct Custodian Transfer Processing Fee, each occurrence, to transfer funds to another institution	\$25.00
Verification Fee	Third party requests on deposits or loans	\$25.00
Returned Mail Fee		\$5.00

Lending and Collection Services

Indirect Lending New Account	Processing of Indirect New Lending Account	\$25.00
Payoff Processing Fee	Processing fee for all loans	\$30.00

Transaction Services

IRA Maintenance fee	Annual fee	\$25.00
Stop Payment	Fee for one check or one ACH	\$32.00
Stop Payment	Range of Check Series	\$50.00
Returned Check—non-sufficient funds (NSF)	Fee for dishonored check, including electronic returns	\$32.00
Courtesy Advance	Per item fee to access Member option Courtesy Advance	\$32.00