Our Rates & Service Charges

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Our Rates & Service Charges explains current terms, rates and service charges applicable to savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Certificate Accounts

Effective Date: 11-01-2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
Share Savings **Small Business Savings**	0.10%	0.10%	$5	$5	-	Monthly	Monthly
Sunshine Checking $10,000.01+ $2,500.00 to $10,000.00 $0.01 to $2,499.99 *Applies to Sunshine Checking Dividend Subscribers.*	0.00% 4.00% 0.00%	0.00% 3.05% 0.00%	-	$2,500	-	Monthly	Monthly
Simply First Checking	-	-	-	-	-	-	-
Business First Checking	-	-	-	-	$1,500	-	-
Business Premier Checking $100,000+ $50,000 to $99,999.99 $2,500 to $49,999.99	0.50% 0.35% 0.25%	0.50% 0.35% 0.25%	-	$2,500.00	$10,000	Monthly	Monthly
Money Market and Business Money Market $250,000+ $100,000 to $249,999.99 $50,000 to $99,999.99 $25,000 to $49,999.99 $10,000 to $24,999.99 $0.01 to $9,999.99	1.39% 1.04% 0.70% 0.45% 0.30% 0.20%	1.40% 1.05% 0.70% 0.45% 0.30% 0.20%	-	-	$1,000	Monthly	Monthly
6 Month Share Certificate $50,000+ $25,000 to 49,999.99 $10,000 to 24,999.99 $500 to 9,999.99	3.78% 3.74% 3.69% 3.64%	3.85% 3.80% 3.75% 3.70%	$500	$500	-	Monthly	Monthly
7 Month Share Certificate	4.07%	4.15%	$500	$500	-	Monthly	Monthly
1 Year Share Certificate $50,000+ $25,000 to 49,999.99 $10,000 to 24,999.99 $500 to 9,999.99	3.88% 3.83% 3.78% 3.74%	3.95% 3.90% 3.85% 3.80%	$500	$500	-	Monthly	Monthly
1 Year Save-to-Win Share Certificate $25 to $3,000	4.31%	4.40%	$25	$25	-	Monthly	Monthly
17 Month Share Certificate	4.07%	4.15%	$500	$500	-	Monthly	Monthly
2 Year Share Certificate $50,000+ $25,000 to 49,999.99 $10,000 to 24,999.99 $500 to 9,999.99	3.64% 3.59% 3.54% 3.49%	3.70% 3.65% 3.60% 3.55%	$500	$500	-	Monthly	Monthly

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Effective Date: 11-01-2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
3 Year Share Certificate							
$50,000+	3.59%	3.65%	$500	$500	-	Monthly	Monthly
$25,000 to 49,999.99	3.54%	3.60%					
$10,000 to 24,999.99	3.49%	3.55%					
$500 to 9,999.99	3.45%	3.50%					
5 Year Share Certificate							
$50,000+	3.69%	3.75%	$500	$500	-	Monthly	Monthly
$25,000 to 49,999.99	3.64%	3.70%					
$10,000 to 24,999.99	3.59%	3.65%					
$500 to 9,999.99	3.54%	3.60%					
7 Month IRA/HSA/CESA	4.07%	4.15%	$500	$500	-	Monthly	Monthly
1 Year IRA/HSA/CESA							
$50,000+	4.22%	4.10%	$500	$500	-	Monthly	Monthly
$25,000 to 49,999.99	3.98%	4.05%					
$500 to 24,999.99	3.93%	4.00%					
17 Month IRA/HSA/CESA	4.07%	4.15%	$500	$500	-	Monthly	Monthly
2 Year IRA/HSA/CESA							
$50,000+	3.78%	3.85%	$500	$500	-	Monthly	Monthly
$25,000 to 49,999.99	3.74%	3.80%					
$500 to 24,999.99	3.69%	3.75%					
3 Year IRA/HSA/CESA							
$50,000+	3.74%	3.80%	$500	$500	-	Monthly	Monthly
$25,000 to 49,999.99	3.69%	3.75%					
$500 to 24,999.99	3.64%	3.70%					
5 Year IRA/HSA/CESA							
$50,000+	3.83%	3.90%	$500	$500	-	Monthly	Monthly
$25,000 to 49,999	3.79%	3.86%					
$500 to 24,999	3.74%	3.80%					
IRA/HSA/CESA Accumulation	1.09%	1.10%	-	-	-	Monthly	Monthly

LEGACY ACCOUNTS (NO LONGER OFFERED AS NEW ACCOUNTS)							
Effective Date: 11-01-2026	**Dividend Rate**	**Annual Percentage Yield**	**Minimum Opening Balance**	**Minimum Balance to Earn APY**	**Minimum Balance to Avoid Service Charge**	**Dividends Compounded & Credited**	**Dividend Period**
First Premier Checking[1]	-	-	-	-	$1,500	-	-
First Advantage Checking[2]	-	-	-	-	$1,500	-	-
Checking-Merged (BAFCU)	0.025%	0.025%	-	-	-	Monthly	Monthly
Holiday Savings (BAFCU)[3]	0.10%	0.10%	-	$5	-	Monthly	Monthly

1 First Premier Checking: Monthly Maintenance Charge of **$5.00/month** is reduced to $3.00/month when you are enrolled in eDocuments **OR** receive a Direct Deposit during the statement cycle. Service charge is waived for members under 24 or over 60 if you meet the above requirements. Service charge is waived if you maintain a $1,500 minimum daily balance. Service charge is also waived if you are enrolled in eDocuments **AND** you also: (1) receive a direct deposit, (2) pay a bill using First CU Bill Pay or (3) complete 21 First CU debit card purchases that CLEAR during the statement cycle.

2 First Advantage Checking: Monthly Maintenance Charge of $5.00 and up to $5.00 worth of out-of-network-ATM charges are refunded (limit 4 times/year) if you are enrolled in eDocuments **AND** you also: (1) receive a direct deposit, (2) pay a bill using First CU Bill Pay, (3) complete 21 First CU debit card purchases that CLEAR or (4) maintain a $1,500 minimum daily account balance during the statement cycle. Service charge is waived for members under 24 or over 60 if you are enrolled in eDocuments **OR** receive a Direct Deposit during the statement cycle.

3 Holiday Savings: $5.00 withdrawal charge is waived one time per year.

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CONSUMER AND BUSINESS LOAN RATES
EFFECTIVE: 11/01/2026

NEW MEMBERS WELCOME

Annual Percentage Rate (APR) quoted reflect lowest rate available. Your individual loan rate will be based on your personal financial situation and previous credit performance. Rates subject to change at anytime without notice.

LOAN TYPE	APR	TERM	ADDITIONAL INFO
Visa Rewards Credit Cards	13.65%	Revolving	$1,000 to $30,000
13.65% to 23.65% APR on purchases. 16.65% to 26.65% on balance transfers and cash advances. Rates will vary with the market based on Prime Rate. New card offer: 0.00% introductory APR on purchases for first 9 billing cycles with 4.9% on balance transfers within the first 30 days for 9 billing cycles. Cash Advance Fee, which is $5 or 3% of the amount of each cash advance, and cash advance rate will be the current prevailing rate. Foreign Transaction Fee is 2% of each transaction in U.S. dollars.			
Business Rewards Credit Cards	13.65%	Revolving	$5,000 to $25,000
13.65% to 23.65% APR on purchases. 16.65% to 26.65% on balance transfers and cash advances. Rates will vary with the market based on Prime Rate. New card offer: 0.00% introductory APR on purchases for first 9 billing cycles with 4.9% on balance transfers within the first 30 days for 9 billing cycles. Cash Advance Fee, which is $5 or 3% of the amount of each cash advance, and cash advance rate will be the current prevailing rate. Foreign Transaction Fee is 2% of each transaction in U.S. dollars.			
Visa Secured Credit Cards	18.65%	Revolving	$250 to $5,000
18.65% APR purchases. 21.65% APR on balance transfers and cash advances. Rates will vary with the market based on Prime Rate. $39 annual fee applies. Cash Advance Fee is $5 or 3% of the amount of each cash advance. Foreign Transaction Fee is 2% of each transaction in U.S. dollars.			
Vehicle Loans (NEW: 2025+)	5.49%	up to 63 mos.	Minimum loan amount $10,000
	6.29%	64-75 mos.	Minimum loan amount $12,500
Rates listed are lowest available for new auto loans based on MSRP; 2025 or newer; 730+ credit score, Max All-in LTV 140%	6.64%	76-84 mos.	Minimum loan amount $15,000
Vehicle Loans (USED: 2016-2024)	5.74%	up to 63 mos.	Minimum loan amount $10,000
	6.54%	64-75 mos.	Minimum loan amount $12,500
Rates listed are lowest available for used auto loans based on Kelley retail; 2016 - 2024;< 100,000 miles; 730+ credit score, Max All-in LTV 140%	6.89%	76-84 mos.	Minimum loan amount $15,000
Line of Credit	13.65%	Revolving	$500 - $20,000
Personal Installment Loans	9.90%	36 mos.	$500 - $30,000
	11.90%	72 mos.	$2,500 - $30,000
First Mortgage Loans	**CALL FOR CURRENT RATES AT 480-756-5500**		
Home Equity Line of Credit (HELOC) Promo - Intro Rate for First Six Months Promotion offers an introductory APR for the first six months, then APR becomes variable. See additional HELOC details below*.	4.99%	75% LTV	$20,000 - $250,000
Home Equity Line of Credit (HELOC) - After First Six Months *Revolving; draw up to 10 yrs; $125,000/or over 75% LTV repay up to 15 yrs.; >$125,000 repay up to 20 yrs.; 4.5% floor; Max rate 18%. Rate will vary with the market based on Prime Rate. $99 annual fee applies.	7%		
Fixed Rate Home Equity Loans Fixed rate; <75% repay 2-15 yrs.	6.75%	75% LTV	$20,000 - $250,000; up to $300,000 1st Lien
Share Secured Loans	6.00%	up to 60 mos.	5% floor; 3% above cert.; min. $500
Step Forward Loan $20 application fee.	18.00%	up to 12 mos.	Maximum loan amount $2,000
Motorcycle Loans (NEW: 2025+)	7.60%	up to 60 mos.	
	8.00%	61-72 mos.	Minimum loan amount $15,000
2025 and newer < 12,000 miles; dealer invoice, maximum loan amount $50,000	8.00%	73-84 mos.	Minimum loan amount $20,000
Motorcycle Loans (USED: 2016-2024)	8.00%	up to 60 mos.	
2016-2024, <75,000 miles; J.D. Power Average Retail, maximum loan amount $40,000	8.25%	61-72 mos.	Minimum loan amount $15,000
Recreational Vehicle Loans (NEW: 2024+)	7.45%	up to 105% LTV	Minimum Loan Amounts by Term: $5,000 for up to 84 mos $10,000 up to 120 $15,000 up to 144 $30,000 up to 180
Rates listed are lowest available for new RV loans; 2024 or newer; lesser dealer invoice or retail	7.95%	max 125% LTV	
Recreational Vehicle Loans (USED: 2019-2023)	7.70%	up to 100% LTV	
Rates listed are lowest available for used RV loans; 2019-2023; J.D. Power Average Retail	8.20%	max 120% LTV	
Recreational Vehicle Loans (USED: 2016-2018)	8.45%	up to 100% LTV	
Rates listed are lowest available for used RV loans; 2016-2018; J.D. Power Average Retail	8.95%	max 120% LTV	
Motor Sport Toy Loans (NEW: 2025+)	8.00%	up to 60 mos.	
	8.75%	61-75 mos.	
Scooters, ATVs, Jet Skis, Personal Watercraft, and Snowmobiles; 2025 or newer, MSRP, maximum loan amount $40,000	8.75%	76-120 mos.	Minimum loan amount $20,000
Motor Sport Toy Loans (USED: 2016-2024)	8.50%	up to 60 mos.	
	9.00%	61-75 mos.	
Scooters, ATVs, Jet Skis, Personal Watercraft, and Snowmobiles; 2016-2024, J.D. Power Average Retail, maximum loan amount $30,000	9.00%	76-120 mos.	Minimum loan amount $20,000

APR = Annual Percentage Rate. Other investment and loan types are available. Please see a Member Service Representative at any office for more information on rates and service costs. Certain conditions and restrictions apply. Rates may change without notice.

Explanation of Rates & Service Charges

As explained in the MSA, Our Rates & Service Charges disclosure applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Board of Directors. Sunshine Checking Accounts are Tiered Rate Accounts. For Sunshine Checking Accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The range of Annual Percentage Yield(s), which vary depending on the balance in the account, are shown for each tier. Money Market Accounts are Tiered Rate Accounts. For Money Market Accounts, the Dividend Rate and Annual Percentage Yield applicable to the account will be based on a balance range set forth above. Once a balance range is met, the Dividend Rate for that balance will apply to the entire balance. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate Accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to start each account and earn the stated Annual Percentage Yield is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all savings, checking, and certificate accounts, dividends are calculated using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

For all accounts except checking accounts, you may not make more than six (6) *withdrawals* per month. Transfers to pay a loan with us are not covered by this limit. The date we use to determine the number of *transactions* is the date a *transaction* is posted to (actually credited to or debited from) an account, rather than the date you initiate the *transaction*. If you exceed this limit, we may refuse or reverse the *transaction*, and we may impose a charge as specified in the listing of service charges provided below. If you repeatedly exceed this limit, we may impose a service charge or terminate the account.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

1) Amount of Penalty. The penalty is equal to 1.00% of the certificate principal per day throughout the remaining term of the certificate. There is a minimum early withdrawal penalty of $25.00 and a maximum penalty of 2.00% of the principal balance if more than two (2) years of the certificate term remain.

2) How the Penalty Works. The penalty is calculated on the amount of early withdrawal. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner becomes disabled or begins taking required minimum withdrawals.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Except for Special Certificates, automatically renewable accounts will renew for another term upon maturity. All Special Certificates will renew to a regular 1-year certificate at the current rate for that certificate type. You have a grace period of ten (10) days both before and after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

8. Sunshine Checking Account Features

You may choose 1 perk, 2 perks or all of the perks described below for a subscription charge based on the number of perks you choose. Subscriptions receive immediate access to benefits; charge will be assessed the first day of the following month in which you subscribed. If you sign up for eDocuments and choose no perks, this account will not have a monthly service charge. Sunshine Checking is not available for business accounts.

a. ATM Fee Refund Perk

If you select to have ATM Fee Refunds, you will receive two (2) ATM fees refunded per calendar month to a maximum of $20 per month.

b. Cash Back Perk

If you select Cash back and make twenty (20) or more debit card purchases and exceed a total of $300 or more in debit card purchases during a calendar month, you will be credited $0.05 per transaction at the end of the month, up to $250 per month.

c. Dividends Perk

If you select to earn dividends, you will earn the dividend rates and APYs above. Dividends are not paid on balances under $2,500 or over $10,000.

d. Next Loan Rate Discount Perk

If you select the Next Loan Rate Discount, you will save 0.25% on the interest rate on your next eligible loan if you qualify based on your creditworthiness. Current loans do not qualify. Rates cannot go below the established floor rate. Real estate, credit cards, share or certificate secured, Step Forward, Fresh Start and FirstFunds loans are not eligible.

e. Next Certificate Boost Perk

If you select Next Certificate Boost, we will raise the dividend rate 0.25% over the current rate on one certificate. Save-to-Win certificates are not eligible. On maturity the certificate will renew at the rate and tier that corresponds with the balance and terms at time of renewal.

f. Skip-A-Pay Perk

If you select to Skip-a-Payment you may skip one eligible loan payment per year up to $40. Interest will continue to accrue on the loan, and you will be required to make additional payments to pay off the loan.

g. SunShield Perk

If you select Sunshield and also have our Courtesy Pay Overdraft service, upon request, we will reverse one Courtesy Pay service charge per quarter. If you do not have Courtesy Pay, you will pay a charge for each overdraft. SunShield is not available for fiduciary accounts.

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Our Service Charges

Sunshine Checking

Paper Statements $3.00/Month
When not enrolled in eDocuments.

1-Perk Subscription $3.50/month

2-Perk Subscription $5.00/Month

All Perks Subscription $7.99/Month

SunShield $20.00/Occurrence
Overspend feature with subscription.

Under Utilization $5.00/Month
Assessed for members 25 and older after 6 consecutive months without one of the following:
- Receive a direct deposit during statement cycle
- Complete (post & clear) at least 10 firstcu debit card purchases
- Maintain a $100 minimum daily account balance

Simply First Checking

Monthly Maintenance $10.00/Month
Monthly service cost is reduced to $8.00 when enrolled in eDocuments OR receive a Direct Deposit during statement cycle.

Money Market *(Consumer & Business)*

Monthly Maintenance $10.00/Month
Monthly service cost is waived when $1,000 minimum money market daily account balance is maintained.

Health Savings Account

Set Up $25.00/Account

Courtesy Pay Overdraft (CPO) (paid by request)

ATM, POS, ACH, Checks, Debit > $5.00 ..... $20.00

ATM, POS, ACH, Checks, Debit <= $5.00 ..... $0.00

Account

Check Printing ..... Varies by Style

Closed Membership $25.00/Account
If closed within three (3) months of opening date.

Digital Banking – Bill Payment ..... FREE

Excess Transaction Limit $10.00/account
Regular Savings, Additional Savings, and Money Market accounts are limited to six (6) transactions per calendar month from each account. Service cost is assessed for transactions that exceed this limit.

Network ATM Usage ..... FREE
- Withdrawals at any Network ATM are FREE.
- Network ATM is any FCU ATM or any ATM that is part of the CO-OP ATM network.

Non-Sufficient Funds – Overdraft $20.00/Presentment*
- (ATM, POS, ACH, Checks, Debit)
*- *An NSF service charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate service charge.*

Overdraft Payment Service $20.00
- (ATM, POS, ACH, Checks, Debit)
- Must opt-in for credit union to authorize and pay overdrafts on ATM transactions and non-recurring debit card transactions.

Out-of-Network ATM Usage $4.50/Withdrawal
- First four (4) withdrawals per calendar month at any Out-of-Network ATM are FREE.
- Out-of-Network ATM is any non-FCU ATM or any ATM not part of the CO-OP ATM network.

Overdraft Transfers ..... $5.00 each
Transfers made by FCU between member-designated internal accounts to cover overdraft transactions.

Post-Dated Checks $35.00/Check

Returned Item $35.00/Occurrence

Stop Payment $20.00/Occurrence

Other Services Offered

Account History or Receipt Copy $2.00/Item

Account Research $20.00/Hour

Check Cashing for Non-Members $8.00/Check

Check Copies $2.00/Check
First six (6) check copies per calendar are FREE with First Premier Checking.

Coin Counter – Glendale & Queen Creek locations only .. FREE
- Youth Members 19 and under
- Senior Members 60 and older
- Members with First Premier Checking
- Members with Sunshine Checking Subscription

Coin Counter – All Other Members 6.5%

Coin Counter – Non-Members 10.0%

Deposit Item Returned for NSF $35.00

Escheatment/Unclaimed Funds $100.00/Account

FCU Official Checks $5.00/Check

FCU Official Check Copy $5.00/Check

Inactive Membership $10.00/Month
After one (1) year of inactivity & account balance under $100.00.

International Transactions ..... 2% of Transaction Amount
Applies to any debit or credit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.

Items Sent for Collection $35.00
- Including Foreign Item Collection
- PLUS postage and third-party fees, which vary depending on paying institution.
- Checks can be sent out for collection if there are issues with normal processing. As each institution charges FCU a different fee, it is difficult to publish the exact fee amount. FCU will Charge $35.00 plus postage and third-party costs for the processing involved in sending items out for collection.

Legal Processing $100.00/item

Money Orders ..... $3.00 each

Returned Mail for Bad Address $5.00
One-time service cost for each address change.

Statement Copy $3.00

Verification of Deposit Form Processing $10.00/Form

Visa Card Replacement $5.00/Card

Visa Card Replacement RUSH $25.00/Card

Visa Card & PIN Replacement RUSH ..... $50.00/Card & PIN

Wire Transfer – Outgoing Domestic $20.00

Wire Transfer – Outgoing International $40.00

BUSINESS CHECKING ACCOUNTS

Business First Monthly Charge $12.00
-Reduced to $10.00 when enrolled in eDocuments
-No charge if you maintain a $1,500 min. daily balance

Transactions-First 50 ..... No Charge

Transactions-Over 50 ..... $0.30 each

Business Premier Monthly Charge $27.00
-Reduced to $25.00 when enrolled in eDocuments
-No charge if you maintain a $10,000 min. daily balance

Transactions-First 150 ..... No Charge

Business First Checking Transactions-Over 150 ..... $0.15 each

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