

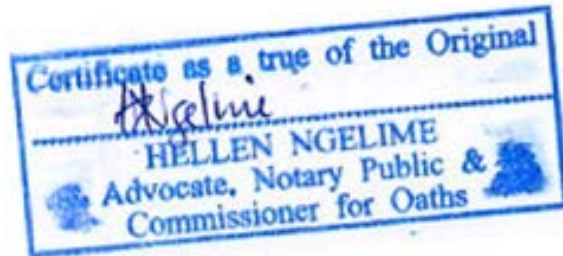
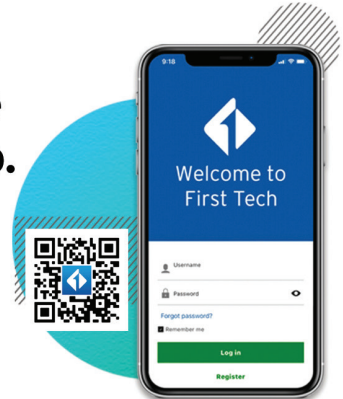
+ 0837868 000167443 0EP201 0932475

RAMASAMY KRISHNASWAMY
STARWOOD ESTATES
12927 167TH AVE NE
REDMOND WA 98052-1173



Download the First Tech app.

Pay bills, transfer money between accounts, manage your credit and debit cards, send personal payments, and much more.



Membership Savings 47620000

Joint Account Owner(s): Subathra Santhanam

Backup

Trans Date	Effect. Date	Description	Amount	Balance
	03/01	Starting Balance		315.09
03/31	03/31	Credit Dividend	0.01	315.10

Truth in Savings Disclosure:

For Period 03/01 through 03/31
Annual Percentage Yield Earned: 0.04%
Dividends Earned Year-to-Date: \$0.03

FT Premier Rewards Checking 9304802963

Joint Account Owner(s): Subathra Santhanam

Beginning Balance:	14,482.82	
Deposits:	366,474.77	
Debits & Checks:	365,016.37	
Service Charges:	5.00	
Dividends Paid:	0.79	
Ending Balance:	15,937.01	Total Number of Checks Paid: 0

DEPOSITS

Trans Date	Effect. Date	Description	Amount
03/06	03/06	ACH Deposit Accenture LLP 18036217C958 001 - PAYROLL	182,911.06
03/06	03/06	ACH Deposit Accenture LLP 18036217C958 001 - PAYROLL	10,090.83
03/06	03/06	ACH Deposit ACCENTURE LLP - PAYMENTS	700.52
03/11	03/11	Overdraft Transfer	9,500.00
03/15	03/15	Overdraft Transfer	700.00
03/18	03/18	Overdraft Transfer	400.00
03/20	03/20	Overdraft Transfer	100.00
03/21	03/21	ACH Deposit Accenture LLP 18218414C958 001 - PAYROLL	12,014.84



FT Premier Rewards Checking 9304802963 - Continued

DEPOSITS			
<u>Trans Date</u>	<u>Effect. Date</u>	<u>Description</u>	<u>Amount</u>
03/21	03/21	ACH Deposit ACCENTURE LLP - PAYMENTS	57.52
03/29	03/29	Domestic Wire Deposit Wire In 20240890058500 ORG:AARAG LLC	150,000.00
03/31	03/31	Credit Dividend	0.79
Total Deposits:			366,475.56

MISCELLANEOUS DEBITS			
<u>Trans Date</u>	<u>Effect. Date</u>	<u>Description</u>	<u>Amount</u>
03/01	03/01	ACH Debit AppFolio, Inc. F 866-648-1536 - WEB PMTS	-2.49
03/01	03/01	ACH Debit RTC Prop Mgmt LL 425-438-3474 - WEB PMTS	-1,001.00
03/06	03/06	ACH Debit BOARD OF REGENTS - Georgia Te	-100.00
03/07	03/07	Descriptive Withdrawal transfer to Premier savings acct	-200,000.00
03/07	03/07	ACH Debit DISCOVER DC PYMNTS DCIDPPINT - PAYMENTS	-3,259.66
03/11	03/11	ACH Debit CHASE CREDIT CRD - AUTOPAY	-344.93
03/11	03/11	ACH Debit PAYPAL INSTANT TRANSFER - INST XFER	-696.30
03/11	03/11	ACH Debit WF HOME MTG ACH - AUTO PAY	-3,583.78
03/11	03/11	ACH Debit WF HOME MTG ACH - AUTO PAY	-8,673.87
03/15	03/15	ACH Debit AMEX EPAYMENT AM - ACH PMT	-700.52
03/18	03/18	ACH Debit AMEX EPAYMENT AM - ACH PMT	-375.39
03/20	03/20	ACH Debit CITI AUTOPAY - PAYMENT	-78.26
03/25	03/25	ACH Debit T-MOBILE 800-937-8997 - PCS SVC	-199.17
03/29	03/29	Wire In Charge Wire Fee 20240890058500 ORG:AARAG LLC	-5.00
03/30	03/30	Withdrawal Transfer To ****0055 Savings	-146,001.00
Total Miscellaneous Debits:			365,021.37

Truth in Savings Disclosure: For Period 03/01 through 03/31
Annual Percentage Yield Earned: 0.05%
Dividends Earned Year-to-Date: \$3.17

FT Premier Rewards Savings 47620055
Joint Account Owner(s): Subathra Santhanam

Savings

<u>Trans Date</u>	<u>Effect. Date</u>	<u>Description</u>	<u>Amount</u>	<u>Balance</u>
	03/01	Starting Balance		20,781.22
03/07	03/07	Deposit	200,000.00	220,781.22
03/11	03/11	Overdraft Transfer	-9,500.00	211,281.22
03/15	03/15	Overdraft Transfer	-700.00	210,581.22
03/18	03/18	Overdraft Transfer	-400.00	210,181.22
03/20	03/20	Overdraft Transfer	-100.00	210,081.22
03/22	03/22	Descriptive Deposit Certificate Closure CM-41085	184,370.82	394,452.04
03/30	03/30	Deposit Transfer From *****2963 Savings	146,001.00	540,453.04
03/31	03/31	Credit Dividend	975.17	541,428.21

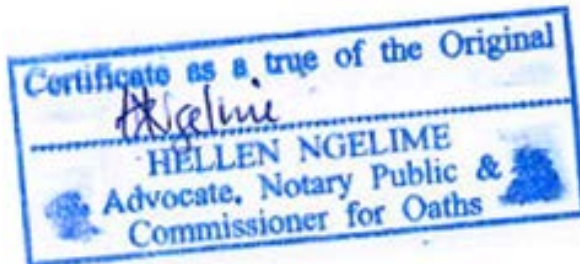
Truth in Savings Disclosure: For Period 03/01 through 03/31
Annual Percentage Yield Earned: 4.81%
Dividends Earned Year-to-Date: \$1,188.89

6 Month Certificate 9348551681

<u>Trans Date</u>	<u>Effect. Date</u>	<u>Description</u>	<u>Amount</u>	<u>Balance</u>
	03/01	Starting Balance		183,864.44
03/21	03/21	Credit Dividend	506.38	184,370.82
03/22	03/22	Closeout Withdrawal Certificate Closure CM-41085	-184,370.82	0.00

Truth in Savings Disclosure:

For Period 03/01 through 03/22
Annual Percentage Yield Earned: 4.90%
Dividends Earned Year-to-Date: \$1,944.69
Dividend Rate: 4.170%
Maturity Date: 09/21/2024



YOUR BILLING RIGHTS KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Statement.

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at First Tech Federal Credit Union, PO Box 2100, Beaverton, OR 97075-2100. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement in which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are not sure about.

If you have authorized us to pay your loan automatically from your savings account, you can stop the payment on any amount you think is incorrect. To stop the payment, we must receive your letter three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice.

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement is correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send your periodic statements for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the portion of your outstanding balance that is not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report to that you have a question on about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

ELECTRONIC FUNDS TRANSFER ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfer, telephone us at 855.855.8805 or write us at PO Box 2100, Beaverton, OR 97075-2100 if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the first statement in which the error or problem appeared. Please provide us the following information:

- Your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- The dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Federally insured by NCUA.

Notice and Summary of Changes for Disclosures



Notice and Summary of Changes for First Technology Federal Credit Union Disclosures

Notice Date: March 31, 2024

First Technology Federal Credit Union (“First Tech”) actively seeks ways to make it easy for our members to do business with us, including how we share information about your accounts. With this in mind, we recently reviewed several of our account disclosures and have rewritten some of the disclosures to add clarity and simplify language. First Tech has made these updates because we believe it is in the best interest of the entire membership.

We have not substantially changed the way we do business with a few exceptions, which we have identified below. These changes have been done in an effort to make those sections easier to understand and to ensure we’re providing the best possible member experience.

By continuing to maintain accounts with First Tech you are agreeing to the updated terms and conditions of the disclosures outlined below.

Disclosures can also be viewed on our website at www.firsttechfed.com/help/disclosures-and-privacy-notice. You may call us toll-free at 855.855.8805 to request paper or electronic copies of the disclosures be provided to you.

Applicable Disclosures

This Notice and Summary of Changes is applicable to the following disclosures:

- Privacy Notice
- Fee Schedule Sheet
- Truth in Savings Disclosure: Share Savings, IRA, Roth, and Coverdell Savings, and Share Checking, Dividend Rewards Checking, and HSA Checking Accounts

Summary of Change to the Privacy Notice

Effective April 1, 2024

First Tech will begin developing direct marketing relationships utilizing non-affiliated companies to provide First Tech products and services and who may use the information we share to advertise other products to you. We believe transparency into our consumer privacy practices is important, and, whenever possible, consumers should be afforded options to limit the use of their personal information. As such we have updated our Privacy Notice to reflect a new consumer opt out for this purpose.

The optional opt-out provision will be available to all members for forty-five (45) days from the date we provided (mailed or otherwise sent) this Notice and Summary of Changes to you. At the end of the optional opt out period, we may begin sharing your data for this purpose. Please note, you can always change your opt out election at any time by following the instructions in the Privacy Notice.

The new opt out is shown in the disclosure table on page 1 of the Privacy Notice under the **Reason we can share your personal information** column on row **‘For non-affiliates to market to you.’**

- Does First Tech share? column has been changed to ‘Yes.’
- Can you limit this sharing? column has been changed to ‘Yes.’

Additional changes to the disclosure include:

- The ‘Please note’ text in the **To limit our sharing** section has been changed to indicate new members have thirty (30) days to make any initial sharing limitation election before we may begin sharing their personal information.
- The **Definitions** section for Nonaffiliates has been updated on page 2 of the Privacy Notice with examples provided for clarity.
- The **Other Important Information** section has been updated to indicate some state laws may provide additional consumer rights to limit sharing of personal information.

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Notice and Summary of Changes for Disclosures



Notice and Summary of Changes for First Technology Federal Credit Union Disclosures

Notice Date: March 31, 2024

- Existing content has been relocated to the **Who We Are** section that was formally in the First Tech Legal Entities Covered By this Notice section to simplify the document.
- Other minor formatting changes have also taken place which do not substantially alter the document.

Summary of Changes to the Fee Schedule/Sheet

Effective May 1, 2024

The following fee changes were made within the disclosure:

- Statement Copy, Check Copy, Account Activity Printout, Account Balancing Assistance, Account Research, and Verification of Mortgage fees were removed and will no longer be charged by First Tech on and after the Effective Date noted above.
- Flexity Line of Credit – Repayment of Third-Party Closing Costs line item was removed as members will not reimburse First Tech post-closing for Flexity Line of Credit closing costs but will be expected to pay closing costs at the time of closing as disclosed in the settlement statement. See your loan documents, as applicable, for details.
- Outgoing – Foreign Wire fee has increased from \$50.00 to \$65.00.
- Stop Payments fee has increased from \$25.00 to \$33.00.
- Consumer Loan Returned Check Payment Fee has increased from \$28.00 to \$33.00
- Foreign Check Exchange Fee has increased from \$15.00 to \$30.00.
- Foreign Currency Fee has increased from \$15.00 to \$25.00.
- Foreign ATM (non-First Tech) transaction allowance removed.
- A Returned mail fee of \$5.00 was added to the Miscellaneous Transaction and Services section.

For clarity, the Digital Banking Services section was removed from the disclosure, and the Bill Pay – Expedited Payment fee was moved from the Digital Banking Services section to the Miscellaneous Transaction and Services section.

Clarifying language was added in the Description sections for several fees within the Fee Schedule/Sheet, including Mortgage Servicing Loan Fees.

The Inactivity fee balance amount exclusion changed from \$500.00 to \$1000.00.

Summary of Change to the Truth in Savings Disclosure for Share Savings, IRA, Roth, and Coverdell Savings, and Share Checking, Dividend Rewards Checking, Start Up Checking and Savings, and HSA Checking Accounts

Effective May 1, 2024

A maximum rebate amount of \$10.00 per monthly cycle was added to *Section 3. Terms and Conditions Applicable to Dividend Rewards Checking Accounts, Paragraph 4. Rebates.*

Privacy Notice

Effective Date: April 1, 2024



FACTS WHAT DOES FIRST TECH DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depends on the product(s) or service(s) you have with us. This information can include:

- Social Security number and account transactions.
- Payment history and account balances.
- Credit history and checking account information.

How? All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies share their customers’ personal information; the reasons First Tech chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Tech share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus.	Yes	No
For our marketing purposes — to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates’ everyday business purposes — information about your transactions and experiences.	Yes	No
For our affiliates’ everyday business purposes — information about your creditworthiness.	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing

- Visit [firsttechfed.com](http://www.firsttechfed.com) and click on “Opt Out” in the bottom navigation bar (<http://www.firsttechfed.com/OptOut>).
- Call our Member Service Center toll free at 855.855.8805.

Please note: If you’re a new member, we can begin sharing your information 30 days from the date we send this notice. When you’re no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Select communication preference

- Visit [firsttechfed.com](http://www.firsttechfed.com) and click on “Opt Out” in the bottom navigation bar (<http://www.firsttechfed.com/OptOut>).
- Call our Member Service Center toll free at 855.855.8805.

Please note: We may contact our existing members by email, mail or telephone to offer additional financial products or services that we believe may be of interest to you. You may direct us not to send you such offers.

Questions? Call toll free at 855.855.8805 or visit [firsttechfed.com](http://www.firsttechfed.com).



Privacy Notice

Effective Date: April 1, 2024



Who We Are	
Who is providing this notice?	First Technology Federal Credit Union, also doing business as Addison Avenue Investment Services, and the following affiliated companies (collectively "First Tech") are covered by this notice: Addison Avenue Financial Partners, LLC, DBA First Tech Insurance Services; DBA Member Network Insurance; and CU Digital Odyssey LLC.
What We Do	
How does First Tech protect my personal information?	To protect your personal information from unauthorized access and use, we use federally compliant security measures. These measures include computer safeguards and secured files and buildings.
How does First Tech collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or use your credit or debit card. • Apply for a loan or give us your contact information. • Make deposits or withdrawals from your account. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
"Why can't I limit all sharing?"	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness. • Affiliates from using your information to market to you. • Sharing for nonaffiliates to market to you. • See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Addison Avenue Financial Partners, LLC, DBA First Tech Insurance Services and Member Network Insurance; • CU Digital Odyssey LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Financial service providers such as insurance companies or mortgage brokers.</i> • <i>Non-financial companies such as direct marketing companies.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include investment, insurance, and other financial services companies.</i>

Other Important Information	
<p>In addition to this Privacy Notice, our Online Privacy Statement (available at https://www.firsttechfed.com/Online/Privacy) explains how we may collect, use and share information from or about you through our online and mobile sites. We encourage you review our Online Privacy Statement thoroughly.</p> <p>You may have other privacy protections under applicable state laws, including additional Opt Out rights. To the extent these state laws apply, we will comply with them when we share information about you. Please review our Notice to Consumer of State Privacy Protections (https://www.firsttechfed.com/state-consumer-privacy-notice) for more details on state-specific privacy protections.</p> <p>For Nevada residents: We may contact our existing members by telephone to offer additional financial products that we believe may be of interest to you. You have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, please call us toll free at 855.855.8805 or visit us online at firsttechfed.com and tell us your preference. We're providing you this notice under Nevada state law. In addition to contacting us, Nevada residents can contact the Nevada Attorney General for more information about your opt out rights by calling 775.684.1100, emailing bcinfo@ag.state.nv.us, or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection 100 North Carson Street, Carson City, NV 89701-4717.</p> <p>For Vermont residents: In accordance with Vermont law, we won't share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We won't share information about your creditworthiness, but we may share information about our transactions or experiences with you within our corporate family without your consent.</p>	

Fee Schedule/Sheet

Effective date: **May 1, 2024**

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We may assess the following fees against your account.

Please review the [Membership and Account Agreement \(firsttechfed.com/MAA\)](http://firsttechfed.com/MAA), account documents, and [FAQ page \(www.firsttechfed.com/help/faqs/overdraft-fees\)](http://www.firsttechfed.com/help/faqs/overdraft-fees) for additional information regarding fees, transaction limitations, and other account restrictions that may apply.

Our fees are categorized as follows:

- Card Services
- Miscellaneous Transactions and Services
- Overdraft and Return ACH Origination Fees
- Safe Deposit Box
- Wire Transfers
- Business Accounts
- Mortgage Servicing Loan Fees
- Consumer Loan Fees
- Commercial Loan Fees

Card Services

Applicable fees for ATM and Debit, and Credit Cards. Credit Card may have additional fees which could vary, see Credit Card section of the Rates and Fees, and your account documents and disclosure for more details.

Note: Each individual action at an ATM not owned by First Tech may be considered a separate transaction and a separate transaction fee may be charged by the ATM operator or any network used for each action even if you only enter your PIN once.

Name or Description	Fee Amount	Important Information
ATM Transactions at <i>First Tech Owned and Co-op Network ATMs</i>	No Charge	<ul style="list-style-type: none"> • Unlimited withdrawals, deposits, transfers, and inquiries. • Daily ATM withdrawal amount limits may apply.
ATM Cash Withdrawal or Inquiry at <i>Non-First Tech Owned and non-Co-op Network ATMs</i>	\$2.00	<ul style="list-style-type: none"> • First Tech charge for withdrawals. • Does not include any third-party processing or international transaction fees.
ATM Deposit Adjustment	\$5.00	<ul style="list-style-type: none"> • This fee is applicable if your deposit at a Co-op network ATM must be adjusted.
Card PIN Rush	\$20.00	<ul style="list-style-type: none"> • 2 day delivery for Card PIN.
Card Rush	\$20.00	<ul style="list-style-type: none"> • 2 day delivery for Card.
Card Rush	\$35.00	<ul style="list-style-type: none"> • Next day delivery for Card.
International Transaction/Currency Conversion Fee	1% of Purchase Amount	<ul style="list-style-type: none"> • Applies to ATM and Debit Card transactions processed outside of the U.S. as determined by the merchant/processor or when transacting in foreign currency. International transactions include those processed by a merchant overseas, even if the transaction is initiated while here in the U.S. (e.g., Internet transactions).

Miscellaneous Transactions and Services

Applicable fees for miscellaneous services and transactions. Restrictions may apply. Please refer to the Disclosures (firsttechfed.com/Disclosures) and, if applicable, the Digital Banking (firsttechfed.com/DigitalBanking) pages located at firsttechfed.com.

Name or Description	Fee Amount	Important Information
Returned Mail Fee	\$5.00	<ul style="list-style-type: none"> • Fee assessed upon receipt of Returned Mail for non-delivery. Not to exceed one fee charged per 12 month period.
Cashier's Check	No Charge	<ul style="list-style-type: none"> • Limit 3 checks per day.
Check Orders and Re-orders	Varies	<ul style="list-style-type: none"> • Fee depends on style and quality ordered.
Deposit Verification	No Charge	<ul style="list-style-type: none"> • Documentation provided to review and verify account information, such as balance or transaction history.
Express Delivery — Overnight	\$20.00	<ul style="list-style-type: none"> • Fee applies for requested or required express overnight delivery of documentation.
Foreign Check Exchange Fee	\$30.00	<ul style="list-style-type: none"> • Fee applies when depositing checks payable in foreign currency. • Fee is per check. Restrictions may apply as not all currencies are accommodated. Call First Tech at 855.855.8805 or visit a branch for more information.



Fee Schedule/Sheet

Effective date: **May 1, 2024**

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Name or Description	Fee Amount	Important Information
Foreign Currency Fee	\$25.00	<ul style="list-style-type: none"> Fee applies when purchasing or exchanging foreign currency. Fee is per denomination. Restrictions may apply as not all currencies are accommodated. Call First Tech at 855.855.8805 or visit a branch for more information.
Inactivity Fee	Up to \$10/month	<ul style="list-style-type: none"> May be assessed monthly when a member has not initiated activity on any <i>relationship</i> accounts for at least 6 months. A <i>relationship</i> is defined as any account where the account holder has an ownership role. Exclusions: <ul style="list-style-type: none"> Account holder is an owner on other open products or has <i>relationships</i> other than Savings and Checking accounts. Account holder has more than \$1,000 in <i>relationship</i> deposits. Account holder is under 18 years of age. See our Inactivity Fee FAQ on firsttechfed.com (firsttechfed.com/help/faqs/inactivity-fee) for more information on this fee.
Legal Actions, Garnishments, Executions or Levies	\$50.00	<ul style="list-style-type: none"> Fee applies to garnishments, executions, levies, liens or other legal orders received that must be acted upon..
Specialized Letters	\$25.00	<ul style="list-style-type: none"> Specialized letter requests.
Stop Payments	\$33.00	<ul style="list-style-type: none"> This fee applies when you place a stop payment on a check (one or series of consecutive checks), ACH (one time or recurring), or Cashier's Check, or through the Online Mobile Banking Bill Pay service
Temporary Checks	No Charge	<ul style="list-style-type: none"> Only available for new checking accounts awaiting check order processing.
Bill Pay — Expedited Payment	\$30.00	<ul style="list-style-type: none"> This fee applies if you request to expedite a bill payment through the Online Mobile Banking Bill Pay service.

Overdraft and Return ACH Origination Fees

Applicable fees for Overdraft and Return OCH Origination.

Name or Description	Fee Amount	Important Information
Overdraft Protection Transfer	No Charge	<ul style="list-style-type: none"> You must enroll to use Overdraft Protection service.
Overdraft Fee ¹	\$33.00	<ul style="list-style-type: none"> Overdraft Fee: Paid – Fee applies to paid overdraft items via the Discretionary Overdraft service. This fee applies to the following categories of transactions: share draft, check, ACH, or other electronic means. The following limitations apply to overdraft fees: <ul style="list-style-type: none"> No fee will be charged if the item/transaction that caused the overdraft or return item is less than \$5. No more than 5 overdraft fees per day will be charged to an account. No fee will be charged when we decline or return an item unpaid due to insufficient funds, but you may be charged a fee(s) by the payee for the returned payment. Fee Names on your statement or in Digital Banking may vary depending on transaction type (Check, ACH, POS Reoccurring): <ul style="list-style-type: none"> Overdraft Fee OD Uncollected/Held Fee OD Recurring POS Fee
Return ACH Origination Fee	\$33.00	<ul style="list-style-type: none"> This fee is applicable when you request First Tech to initiate an ACH transfer (one time or recurring) to or from an external account and it is unsuccessful/returned.

¹ See the Overdraft Policy Disclosure section of the **Membership and Account Agreement** (firsttechfed.com/MAA) and **Overdraft Fee FAQ** (firsttechfed.com/help/faqs/overdraft-fees) on our website (firsttechfed.com) for additional information and examples of when and how Overdraft Fees are assessed, and tips on how to avoid these fees.

Fee Schedule/Sheet

Effective date: **May 1, 2024**

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Safe Deposit Box

Applicable fees for safe deposit boxes.

Name or Description	Fee Amount	Important Information
3x5 Annual Rental	\$23.00	• Box availability and size vary per Experience Center location.
3x10 Annual Rental	\$45.00	
5x5 Annual Rental	\$46.00	
5x10 Annual Rental	\$58.00	
10x10 Annual Rental	\$97.00	
Key Deposit	\$16.00	• Refunded when both keys are returned.
Box Drilling	\$200.00	• Fee applies when a Safe Deposit Box key is lost and First Tech must arrange to drill the lock and replace.

Wire Transfers

Applicable fees per wire. Utilizing other low or no cost services, such as Digital Banking Bill Pay, Person to Person transfers, ACH transfers, and Digital Banking transfers may help you avoid or reduce the number of wire fees.

Name or Description	Fee Amount	Important Information
Incoming – All	\$5.00	• Applicable fee when receiving funds via domestic or international wire transfers.
Outgoing – Domestic	\$20.00	• Applicable fee when sending funds via domestic wire transfers.
Outgoing – Foreign	\$65.00	• Applicable fee when sending funds via international wire transfers.

Business Accounts

Additional fees for business accounts.

Name or Description	Fee Amount	Important Information
Simple Business Checking	\$6.00	• Monthly fee. • Waived if average daily balance is \$1,000 or more.
Business Instant Access	\$10.00	• Monthly fee. • Waived if average daily balance is \$5,000 or more.
Business Dividend Checking	\$15.00	• Monthly fee. • Waived if average daily balance is \$5,000 or more.
Overdraft Transfer Fee	\$4.00	• Per transfer from a business savings account. • You must enroll to use this service.

Mortgage Servicing Loan Fees

Applicable Servicing fees for Mortgage Real Estate loans. Individual loan fees may vary. See your Mortgage loan documents for more details.

Name or Description	Fee Amount	Important Information
Flexity Line of Credit — Annual Fee	Varies	• Annual Fee for Home Equity Lines of Credit (HELOC). See Loan documents for more details.
Flexity Line of Credit — Masterline Fixed Lock Fee	\$25.00	• No change for first fixed-rate lock. • Each additional fixed-rate lock is \$25. • You can lock in up to three fixed-rate loans under one line of credit. • Duration of fixed-rate loans will not exceed the end of draw period.



Fee Schedule/Sheet

Effective date: **May 1, 2024**

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Name or Description	Fee Amount	Important Information
Flexity Line of Credit — Masterline Fixed Unlock Lock Fee	\$125.00	<ul style="list-style-type: none"> Unlocking fixed-rate loans will move outstanding balance owed to line of credit lien for repayment.
Late Payment Fee	Varies	<ul style="list-style-type: none"> Applicable fee to all Mortgage Loan Products when payment is received after due date and any applicable grace period. See Loan documents for more details.
Partial Release/Lot Line Fee	\$250.00	<ul style="list-style-type: none"> Applicable to requests where property boundaries change or are sold.
Payoff Processing Fee	\$30.00 (\$25.00 NJ Properties)	<ul style="list-style-type: none"> Processing fee for providing payoff quotes to external third parties.
Recast/Reamortize Fee	\$100.00	<ul style="list-style-type: none"> Fee for having loan Principal and Interest payment recalculated post a large single principal reduction payment of at least 10% of the outstanding principal balance.
Subordination Fee	\$125.00	<ul style="list-style-type: none"> Processing fee for review and approval of subordination request.
Reconveyance Fee	Varies by State	<ul style="list-style-type: none"> Varies by the state in which the real property is located. Fee represents actual amount charged for recording reconveyance by local government as well as services performed by third parties to facilitate reconveyance. Contact Mortgage Servicing for more information and specific amounts.

Consumer Loan Fees

Listed below are common fees which may be applicable to Consumer loans. See your loan documents and disclosure for more information about fees specific to your loan product.

Name or Description	Fee Amount	Important Information
Late Charge	Varies	<ul style="list-style-type: none"> Applicable fee when payment is received after due date and any applicable grace period. This fee may vary; see loan documents for more details.
Returned Check Payment Fee	\$33.00	<ul style="list-style-type: none"> Fee will be charged when a payment made by check is returned unpaid. See loan documents for more details. Effective September 1, 2024 fee will be increased from \$28.00 to \$33.00.

Commercial Loan Fees

Listed below are common fees which may be applicable to Commercial loans. See your loan documents for more information about fees specific to your loan product.

Name or Description	Fee Amount	Important Information
Lien Release Fee	Varies by State	<ul style="list-style-type: none"> Applicable fee for release of security interest in collateral securing the loan. See loan documents for more details.
Late Payment Fee	Varies	<ul style="list-style-type: none"> Applicable fee when payment is received after due date and any applicable grace period. See loan document for more details.

Truth in Savings Disclosure

Truth in Savings Disclosure for Share Savings, IRA, Roth, and Coverdell Savings, and Share Checking, Dividend Rewards Checking, Start Up Checking and Savings, and HSA Checking Accounts

Effective Date: May 1, 2024

Throughout this Truth in Savings Disclosure, the words “you,” “your,” and “yours” mean each person who owns a Share Savings, IRA, Roth, and Coverdell Savings, and Share Checking, Dividend Rewards Checking, Start Up Checking and Savings with First Technology Federal Credit Union. The words “we,” “us,” or “Credit Union” mean First Technology Federal Credit Union.

Section I. Payment of Dividends

1. **Nature of Dividends:** The frequency and conditions upon which dividends are paid on all accounts are determined by the Credit Union’s Board of Directors in accordance with the Federal Credit Union Act and relevant laws (including the Truth-in-Savings Act and Regulations). Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.
2. **Rate Information:** For all dividend bearing accounts, the dividend rate and Annual Percentage Yield (“APY”) may change daily as determined by the Credit Union’s Board of Directors. Please refer to the *Rate Sheet* provided in addition to this Truth in Savings Disclosure for additional information, including the dividend rate and APY. You may also obtain current rate information by calling the Credit Union toll-free at 855.855.8805 or visiting our website.
3. **Minimum Balance Requirements:** We list the minimum balance required to open an account on our Rate Sheet.
4. **Compounding and Crediting for all Accounts:** For all dividend bearing accounts, dividends will be compounded monthly and will be credited monthly. For these accounts, the dividend period is monthly. 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 January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the ending date of a dividend period, and for this example is January 31. If you close any of your dividend earning accounts before dividends are credited you will not receive the accrued dividends.
5. **Fees and Charges:** Please refer to the *Fee Schedule* provided in addition to this Truth in Savings Disclosure for fees and charges which may be assessed against your account.
6. **Balance Computation Method:** Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in the account each day.
7. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit cash and non-cash items (e.g., checks) to your account if deposited before the close of business.
8. **Share Requirement:** You must complete payment of one share in your Membership Savings Account, in accordance with the Membership and Account Agreement, as a condition of your membership.

Section II. Terms and Conditions Applicable to all Savings Accounts

1. **Transaction Limitations:** Withdrawals or transfers out of your Share Savings accounts are limited. On all Share Savings accounts, we will allow you to make up to six (6) preauthorized, automatic, telephonic, audio response or online banking transfers to another of your accounts or to the account of any other person or organization during each statement period.
 - a. The date we use to determine the number of transactions is the date a transaction is posted to your account, rather than the date you initiate the transaction. If you exceed these limitations in any statement period, we can refuse or reverse the transfer, or close your account.
 - b. Transactions that are not covered by these limitations include: (1) transfers from your account to pay a loan with us; (2) transfers to your other accounts with us or withdrawals (payments directly to you) from the account when such transfers or

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Truth in Savings Disclosure

withdrawals are made by mail, messenger, ATM or in person; and/or (3) withdrawals made by telephone if a check is mailed directly to you.

Section III. Terms and Conditions Applicable to Dividend Rewards Checking Accounts

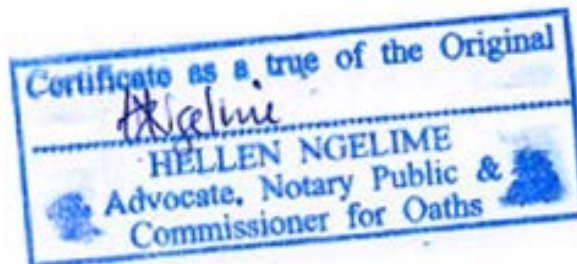
1. **Restriction:** You are limited to one (1) Dividend Rewards Checking Account or one (1) First Tech Rewards Checking Account per primary account owner.
2. **Rate Information:** The Dividend Rewards Checking Account is a tiered rate account. The dividend rate and corresponding APY will be either the qualified or non-qualified rate, as determined by the qualification requirements per monthly cycle (listed below). If qualifications are met, the dividend rate and APY specified for a tier will apply only to the portion of the account balance that is within the tier. The dividend rates and range of APY(s) may vary depending on account balance and are listed for each tier in our *Rate Sheet*.
 - a. **Failure to Qualify:** If you do not meet the qualification requirements for a monthly cycle, you will earn the non-qualified rate and corresponding APY.
3. **Qualification Requirements Per Monthly Cycle:** A monthly cycle is defined as the last day of the previous calendar month through the penultimate day of the current calendar month. For example, a monthly cycle would start March 31 and end April 29; the next monthly cycle would be April 30 through May 30. In order to qualify, you must meet all of the following qualification requirements:
 - a. Have twelve (12) debit card purchases posted to the account.
 - b. Have one (1) direct deposit or ACH deposit/withdrawal.
 - c. Enrollment in electronic statements and notices for the primary account owner.

The first monthly cycle will automatically meet all qualification requirements. For every monthly cycle thereafter, all qualification requirements must be completed and posted to your account prior to the last day of the calendar month. For example, the last day of March is March 31. At least twelve (12) debit card purchases must post to your account by March 30 for purposes of this example. Keep in mind that debit card purchases can take up to three (3) days to post and depend on merchant processing times.

4. **Rebates:** For qualified accounts, out-of-network U.S. ATM fees will be refunded for the monthly cycle in which the fee was charged, up to an aggregate maximum amount of \$10 per month.

Section IV. Terms and Conditions Applicable to Start Up Checking and Savings Accounts

1. **Restriction:** You are limited to one (1) Start Up Checking Account and one (1) Start Up Savings Account per primary account owner.
2. **Eligibility:** Primary account owner must be under the age of eighteen (18).
 - a. Once the primary account owner of a Start Up Checking Account turns the age of eighteen (18), the account will automatically convert to a First Checking Plus Account.
 - b. Once the primary account owner of a Start Up Savings Account turns the age of eighteen (18), the account will automatically convert to a Carefree Savings Account.
3. A parent and/or guardian must maintain joint ownership on the Start Up Checking and Savings account(s). Membership is required and subject to approval.



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