

Effective: January 2021

Our goal is to assist you in earning more money and saving more money. You'll find that we offer an array of competitively priced products and services designed to meet your financial needs. This document outlines the various rewards and benefits of membership. As you can see, the more you use Partners 1st, the more benefits and rewards you earn! The best way to increase your Partnership Level is to utilize Partners 1st to its fullest extent. Thank you for joining Partners 1st. We look forward to serving you!

Partnership Levels:

Your Partnership Level is based on your use of Partners 1st products and services.

Level 1 Partners (High) have:

- Personal checking account
- Loan with a balance or \$50,000+ in deposits
- Direct deposit or payroll within last 60 days
- Visited 1st Online within last 60 days

Level 2 Partners (Mid) have:

- Personal checking account
- Loan with a balance or \$50,000+ in deposits

Level 3 Partners (Basic):

- Organizations
- Members not meeting Level 1 or 2 criteria

The more you use Partners 1st the more membership rewards and benefits you receive!

General

ATM Deposit Discrepancy.....	\$5.00
ATM Surcharge Refund w/Student Checking (monthly).....	up to \$10.00
Account Closing (if within 90 days of opening).....	\$5.00
Balance Assistance Per Hour (first time free).....	\$15.00
Check Printing.....	Varies
Collection Item.....	\$5.00
Collection of Foreign Items.....	Actual Cost
Domestic Wire Transfer.....	\$15.00
Escheat Fee.....	\$75.00
Federal Express Mail	
Weekday.....	\$10.50
Saturday.....	\$25.00
IMMA & IMMA Gold Draft Paid over 3/month.....	\$10.00
IMMA & IMMA Gold Draft Paid Under \$250.....	\$10.00
IMMA & IMMA Gold Withdrawal over 3/month.....	\$10.00
Inactive Members (per month, after 6 months).....	\$5.00
International Wire.....	\$35.00
1st Rewards Checking monthly fee (if qualifications not met**).....	\$5.00
Levies, Garnishments, Attachments.....	\$50.00
Overdrawn Fee (transaction resulting in non-sufficient balance).....	\$30.00
Paid Items (as a courtesy).....	\$30.00
Quick Pay (ECheck)	\$3.95
Quick Pay (debit/credit card)	\$6.95
Quick Pay (debit/credit card with convenience fee).....	\$6.95 + \$5.00
Research Credit/Debit Card Item Fee.....	\$30.00
Returned Deposit Item.....	Lesser of \$30 or check amount
Returned Item.....	\$30.00
Stop Payment.....	\$20.00
Visa Gift Cards.....	\$3.95
Visa Travel Money Reloadable Card.....	\$7.95
Visa International Transaction.....	2% of transaction amount

Fees:

*Please refer to the Business Rate/Fee Schedule for Business Services rates and fees.

**1st Rewards Checking qualifications are E-statements; direct deposit, ACH debit, or bill payment; and five debit card transactions per month.



Partnership Level Rewards, Discounts & Fees*

	Level 1 (High)	Level 2 (Mid)	Level 3 (Basic)
Loan Rate Discounts	YES	YES	
Certificate Bonus Rates	YES	YES	
Fraud Defender Recovery	FREE w/ SafeGuard Checking (S8)		
1st Online (Online Banking)	FREE	FREE	FREE
\$3000 Accidental Death and Dismemberment Insurance	FREE	FREE	FREE
ATM/Visa Debit Card	FREE	FREE	FREE
Auto Blue Book Valuations	FREE	FREE	FREE
E-statements	FREE	FREE	FREE
FICO Consultation	FREE	FREE	FREE
Online Bill Pay Service via 1st Online	FREE	FREE	FREE
Discounted Prescription Drug Card	FREE	FREE	FREE
ATM Balance Inquiries	No Charge	\$0.25/ea	\$0.50/ea
ATM withdrawals, over 6/month (for Savings only & Health Savings Account Members Only)	No Charge	\$1.00	\$2.00
Amortization Schedule	No Charge	\$3.00	\$5.00
Cashiers Check Charge	No Charge	\$3.00	\$5.00
Check Cashing Charge	No Charge	\$3.00	\$5.00
Coin Counting (3% for \$250 - \$1000 & 5% for \$1000+)	No Charge	3% or 5%	3% or 5%
Copy of Statement, Tax Info, Check/Draft, Credit Card Sales Slip	No Charge	\$3.00	\$5.00
Credit/Debit Card Replacement	No Charge	No Charge	No Charge
Credit/Debit Card Rush Replacement	Actual Cost	Actual Cost	Actual Cost
Fax (per page)	No Charge	\$2.00	\$3.00
Incorrect Address (over 30 days)	No Charge	\$3.00/month	\$5.00/month
Club Account	No Charge	No Charge	\$2.00/month (waived if checking or loan)
Per Interim Statement	No Charge	\$2.00	\$5.00
Research (per hour - 1 hour minimum)	No Charge	\$15.00	\$15.00
Temporary Check Pack	No Charge	\$3.00	\$5.00
Personal Checking Accounts			
ATM Withdrawals (over 5/mo - 1st Rewards Checking-S88)	No Charge	\$1.00/ea	\$2.00/ea
ATM Withdrawals (over 6/mo - Partners 1st Classic-S18, Premium 1st-S28, and SafeGuard Checking-S8)	No Charge	\$1.00/ea	\$2.00/ea
Below \$5,000 Minimum Balance (Premium 1st Checking-S28)	No Charge	\$3.75/month	\$7.50/month
Overdraft from Savings, Creditline, Creditline Premier or Visa	No Charge	\$3.00	\$5.00
Paper statement fee (Checking accounts opened after Aug. 2015)	\$3.00/month	\$3.00/month	\$3.00/month
Safeguard Checking monthly fee	No Charge	\$2.00/month	\$3.00/month

*There is no charge for cashiers or counter checks if made payable to the government or to the member. Ask for a complete copy of our check cashing policy for specifics and exceptions. Most fees based on per occurrence or per month. Privilege Pay loans do not qualify as loans for determining Partnership Levels. Loan discounts are lost if moving to another tier with different discount. Must qualify for loan rate discount before disbursement. Organizations, accounts with a negative balance write off, charged off loan, chapter 7 or 13 bankruptcy and accounts with a loan delinquent 25 or more days are assigned to Level 3. Direct deposit or payroll must be via ACH. Some services such as identity theft protection and accidental death & dismemberment insurance require a sign up form. A cash advance fee is applicable when overdrafting from Visa.