first community credit union

Prospective Rates as of September 28, 2026

Savings Account and Checking Account Rates

	Dividend Tiers	DR[1]	APY[2]
Regular Savings	$100 to 4,999.99	0.02%	0.02%
	$5,000 or more	0.02%	0.02%

	Interest Tiers	IR[3]	APY
Business Savings & Secondary Savings[4]	$100 to 4,999.99	0.02%	0.02%
	$5,000 or more	0.02%	0.02%

	Interest Tiers	IR	APY
Money Market Savings & Business Money Market Savings	$2,000 to $9,999.99	0.02%	0.02%
	$10,000 to $24,999.99	0.03%	0.03%
	$25,000 to $49,999.99	0.05%	0.05%
	$50,000 to $99,999.99	0.06%	0.06%
	$100,000 to $249,999.99	0.07%	0.07%
	$250,000 or more	0.07%	0.07%

	Interest Tiers	IR	APY
Money Market Checking & Business Money Market Checking	$2,000 to $9,999.99	0.02%	0.02%
	$10,000 to $24,999.99	0.02%	0.02%
	$25,000 to $49,999.99	0.02%	0.02%
	$50,000 to $99,999.99	0.02%	0.02%
	$100,000 or more	0.02%	0.02%

	Interest Tiers	IR	APY
Interest Checking & Interest Business Checking	$1,000 to $2,499.99	0.02%	0.02%
	$2,500 to $9,999.99	0.02%	0.02%
	$10,000 to $24,999.99	0.02%	0.02%
	$25,000 to $49,999.99	0.02%	0.02%
	$50,000 or more	0.02%	0.02%

	Interest Tiers	IR	APY
IOLTA Checking	$.01 to $24,999.99	0.30%	0.30%
	$25,000 to $49,999.99	0.30%	0.30%
	$50,000 to $99,999.99	0.30%	0.30%
	$100,000 to $249,999.99	0.30%	0.30%
	$250,000 to $499,999.99	0.30%	0.30%
	$500,000 or more	0.30%	0.30%

	Interest Tiers	IR	APY
High Yield Savings	$50,000 to $99,999.99	0.06%	0.06%
	$100,000 to $249,999.99	0.07%	0.07%
	$250,000 or more	0.07%	0.07%

	Interest Tiers	IR	APY
IRA Savings & Health Savings	$0 to $9,999.99	0.02%	0.02%
	$10,000 to $24,999.99	0.05%	0.05%
	$25,000 to $49,999.99	0.05%	0.05%
	$50,000 or more	0.05%	0.05%

Certificate Rates

	Interest Tiers	IR	APY
3 Month Certificate	$0 to $9,999.99	0.016%	0.02%
	$10,000 to $24,999.99	0.016%	0.02%
	$25,000 to $49,999.99	0.016%	0.02%
	$50,000 to $99,999.99	0.016%	0.02%
	$100,000 to $249,999.99	0.016%	0.02%
	$250,000 or more	0.016%	0.02%

	Interest Tiers	IR	APY
6 Month Certificate	$0 to $9,999.99	1.485%	1.50%
	$10,000 to $24,999.99	1.732%	1.75%
	$25,000 to $49,999.99	1.977%	2.00%
	$50,000 to $99,999.99	1.977%	2.00%
	$100,000 to $249,999.99	2.223%	2.25%
	$250,000 or more	2.467%	2.50%

	Interest Tiers	IR	APY
1 Year Certificate	$0 to $9,999.99	1.584%	1.60%
	$10,000 to $24,999.99	1.830%	1.85%
	$25,000 to $49,999.99	2.076%	2.10%
	$50,000 to $99,999.99	2.076%	2.10%
	$100,000 to $249,999.99	2.321%	2.35%
	$250,000 or more	2.565%	2.60%

	Interest Tiers	IR	APY
18 Month Certificate	$0 to $9,999.99	1.682%	1.70%
	$10,000 to $24,999.99	1.928%	1.95%
	$25,000 to $49,999.99	2.193%	2.20%
	$50,000 to $99,999.99	2.193%	2.20%
	$100,000 to $249,999.99	2.419%	2.45%
	$250,000 or more	2.663%	2.70%

	Interest Tiers	IR	APY
2 Year Certificate	$0 to $9,999.99	1.682%	1.70%
	$10,000 to $24,999.99	1.928%	1.95%
	$25,000 to $49,999.99	2.193%	2.20%
	$50,000 to $99,999.99	2.193%	2.20%
	$100,000 to $249,999.99	2.419%	2.45%
	$250,000 or more	2.663%	2.70%

	Interest Tiers	IR	APY
3 Year Certificate	$0 to $9,999.99	1.682%	1.70%
	$10,000 to $24,999.99	1.928%	1.95%
	$25,000 to $49,999.99	2.193%	2.20%
	$50,000 to $99,999.99	2.193%	2.20%
	$100,000 to $249,999.99	2.419%	2.45%
	$250,000 or more	2.663%	2.70%

	Interest Tiers	IR	APY
4 & 5 Year Certificate	$0 to $9,999.99	1.682%	1.70%
	$10,000 to $24,999.99	1.928%	1.95%
	$25,000 to $49,999.99	2.193%	2.20%
	$50,000 to $99,999.99	2.193%	2.20%
	$100,000 to $249,999.99	2.419%	2.45%
	$250,000 or more	2.663%	2.70%

	Interest Tiers	IR	APY
13 Month Promo Certificate	$0 to $9,999.99	2.955%	3.00%
	$10,000 to $24,999.99	3.198%	3.25%
	$25,000 to $49,999.99	3.441%	3.50%
	$50,000 or more	3.684%	3.75%

	Interest Tiers	IR	APY
13 Month Promo Certificate	$0 to $9,999.99	2.955%	3.00%
	$10,000 to $24,999.99	3.198%	3.25%
$25,000 in New Money (5)	$25,000 to $49,999.99	3.538%	3.60%
	$50,000 or more	3.779%	3.85%

[1] Dividend Rate [2] ANNUAL PERCENTAGE YIELD [3] Interest Rate [4] Secondary Savings rates also apply to Minor Savings and Holiday Savings accounts. [5] Depositors qualify by adding $25,000 in "new money" to funds held at First Community Credit Union to their certificate at opening. "New money" must be deposited from a source outside First Community. The source of funds cannot be acquired by taking an early withdrawal penalty on an existing First Community certificate.

first community credit union

Truth in Savings Disclosure as of February 17, 2026

Savings and Checking Accounts

Rate Information. The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends or interest to be paid on an account based on the dividend or interest rate and frequency of compounding for an annual period. All accounts are tiered rate accounts. The dividend rate, interest rate, and APY are determined by the principal balance of the account at the end of the day. Once a tier is met, the dividend or interest rate and APY for that balance range will apply to the full balance of the account. Regular Savings are dividend bearing accounts. Secondary Savings, Holiday Savings, Minor Savings, Interest Checking, Money Market Savings, Money Market Checking, IRA Savings, Health Savings and High Yield Savings are interest bearing accounts. The dividend rate and APY for Regular Shares accounts may change on the first day of the calendar quarter as determined by the Credit Union. The interest rate and APY for Secondary Savings, Holiday Savings, Minor Savings, IRA Savings, High Yield Savings, Health Savings, Money Market Savings, Money Market Checking, and Interest Checking accounts may change on the first day of the month as determined by the Credit Union. The dividend rates, interest rates, and APYs for the aforementioned accounts are prospective rates and yields and may be found on the Rate Schedule, thus incorporated into this disclosure by reference.

Nature of Dividends and Interest. Dividends and interest are paid from current income and available earnings after required transfers to reserves at the end of the Dividend or Interest Period.

Dividend or Interest Compounding and Crediting. The Dividend or Interest Period is the period of time at the end of which an account earns dividend or interest credit. The Dividend or Interest Period begins on the first calendar day of the period and ends on the last calendar day of the period. Accrued dividends and interest are forfeited if the account is closed before dividends or interest are credited. Dividends and interest are compounded and credited quarterly for the Regular Savings, Secondary Savings, Holiday Savings, Minor Savings, Health Savings and IRA Savings accounts. Interest is compounded and credited monthly for the High Yield Savings, Money Market Savings, Money Market Checking, and Interest Checking accounts.

Balance Computation Method. Dividends and interest are calculated using 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.

Accrual of Dividends and Interest. For all accounts, dividends or interest will begin to accrue on cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account.

Minimum Balance Requirements. The minimum average daily balance required to earn the APY for the dividend or interest period is $100 for the Regular Savings, Secondary Savings, Holiday Savings, and Minor Savings accounts. The minimum average daily balance required to earn the APY for the interest period is $2,500 for Health Savings account. The minimum average daily balance required to earn the APY for the interest period is $50,000 for the High Yield Savings Account. The minimum average daily balance required to earn the APY for the interest period is $2,000 for the Money Market Savings and Money Market Checking Accounts. The minimum average daily balance required to earn the APY for the interest period is $1,000 for the Interest Checking account. If the minimum average daily balance is not met for the aforementioned accounts, no dividends interest will be paid.

Monthly Service Charges. The monthly service charge for the Interest Checking account will be waived with a $1,000 minimum monthly balance. The monthly service charge for Health Savings Accounts will be waived with a $2,500 minimum monthly balance.

Transaction Limitations. IRA Share Accounts are subject to IRA Regulations.

Par Value of Shares and Dividend Period. The par value of a regular share is $1. The Dividend Period of the Credit Union is quarterly.

Fees and Charges.

Teller Check Fee . . . . . $5 for items under $500	Interest Checking Monthly Service Charge. . . . . $9 per month
Telecheck. . . . . $10 per transaction	Health Savings Account Monthly Service Charge. . . $1 per month
Stop Payment Fee. . . . . $30 per item	Outgoing Wire Fee. . . . . $20 per item
Overdraft Fee . . . . . $35 per item	Incoming Wire Fee. . . . . $5 per item
Non-Sufficient Funds (NSF) Fee . . . . . $35 per item	Outgoing International Wire Fee. . . . . $75 per item
Returned Item Fee 1st Party. . . . . $35 per item	International Wire Trace Fee . . . . . $20 per item
Copy Fee. . . . . $2 per copy	VISA Card Reissue Fee. . . . . $5 per occurrence;
Printed Checks Fee. . . . . Prices Vary by Style	An expedited fee will apply for rushed orders.
Dormant Account Fee. . . . . $15 one time fee	Non-Proprietary Non-COOP Network ATM
Locator Fee. . . . . $5 per month	Transaction Fee. . . . . $1 per occurrence
Account Research Fee. . . . . $40 per hour, 1 hour minimum	Foreign Transaction Fee. . . . . 1% of transaction amount
Garnishment/IRS Levy/Legal Process . . . . . $40 per hour, 1 hour minimum	Foreign Currency Order Fee. . . . . Minimum $25 per order
Collection Item Fee. . . . . $20 minimum per item	Foreign Check Deposit Fee. . . . . Minimum $25 per check
Paper Statement Fee. . . . . $3 per month; charged to checking account	Foreign Cash Deposit Fee. . . . . Minimum $25 per deposit

Paper Statement Fee Waiver: This fee is waived with eStatement enrollment for the account, by the last day of each month; or a minimum daily balance requirement of $500 in a checking account; or a payroll direct deposit ("Direct Deposit"). Direct Deposit means a recurring deposit to an accountholder's First Community Credit Union checking account, including payroll, pension, or government benefit payments (e.g., Social Security), made by the accountholder's employer, payroll or benefits provider or government agency via the Automated Clearing House ("ACH") Network during each calendar month. There is no minimum Direct Deposit amount required to qualify.

Bonuses. Members with a checking account will receive their first box of checks free. Members age 50 and over with a checking account will receive free checks while their account is open, with monthly direct deposit. Free checks are available in Credit Union selected styles only.

Certificate Accounts

Rate Information. The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate (IR) and frequency of compounding for an annual period. All accounts are tiered rate accounts and the APY for that balance range will apply to the full balance of the account. The IR and APY are determined by the principal balance of the account when it is opened or renewed. The IR and APY will not decrease during the term of the certificate. The APY is based on the presumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. The IR's and APY's for all certificate accounts are prospective rates and yields and may be found on the Rate Schedule, thus incorporated into this disclosure by reference.

Nature of Interest. Interest is paid from current income and available earnings after required transfers to reserves at the end of the interest period.

Interest Compounding and Crediting. The interest period is the period of time at the end of which an account earns interest credit. The interest period begins on the first calendar day of the period and ends on the last calendar day of the period. Interest is compounded and credited monthly for all certificate accounts.

Balance Computation Method. Interest is calculated using the daily balance method which applies a periodic rate to the full balance in the account each day of the period.

Accrual of Interest. For all accounts, interest will begin to accrue on cash and non cash deposits (e.g. checks) on the business day you make the deposit to your account.

Minimum Balance Requirements. The minimum balance required to open a certificate account is $100.00 for account owners under age 21 years of age and $1,000 for account owners 21 years of age and older. Interest is paid on the entire certificate account balance.

Transaction Limitations. Certificate accounts are subject to an early withdrawal penalty for withdrawals that exceed the amount of interest earned and credited. The early withdrawal penalty is calculated using the full balance of the certificate. Withdrawals exceeding the amount of interest earned and credited will result in closure of the certificate. Once the certificate account has been opened, no additional deposits are allowed.

Early Withdrawal Penalty. An early withdrawal penalty may apply as indicated above, under Transaction Limitations. Certificate accounts with a term of less than one year are penalized 90 days' worth of interest. Certificate accounts with a term of one year or greater are penalized 180 days' worth of interest. Prior to calculating the penalty, interest will be credited to the account to the day of the withdrawal. The interest penalty will then be assessed to the certificate. The penalty may reduce the principal balance of the certificate.

Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstance: Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; provided that the depositor forfeits an amount of at least equal to the simple interest earned in the amount withdrawn; or where the account is an IRA and the owner attains age 59 ½ or becomes disabled.

Renewal Policy. Unless otherwise specified, certificate accounts will automatically renew for an additional term, within five business days following the maturity date. The 7 Month and 9 Month Certificate will automatically renew under the terms of a 6 Month Certificate. The 13 Month and 15 Month Certificates will automatically renew under the term of a 1 Year Certificate. The 20 Month Certificate will automatically renew under the terms of the 18 Month Certificate. The 10 year certificate will automatically renew under the terms of the 5 year certificate. During the five business days following the maturity date, the account owner may withdrawal, deposit to, and/or reinvest the certificate balance.

Nontransferable/Nonnegotiable. All certificate accounts are nontransferable and nonnegotiable. Certificate accounts may not be pledged as collateral to secure any obligation unless the account is pledged as collateral for an obligation with First Community Credit Union.