Credit Union 1

cu1.com/first-area

Dear Member,

A merger between Credit Union 1 and First Area Credit Union has been approved, and we look forward to welcoming you to our membership. Credit Union 1 has more than 65 years of experience helping individuals, families, businesses, and communities achieve financial success.

As a community-focused credit union with a nationwide presence, we are proud to offer our members modern banking technology, highly competitive rates on loans and deposit products, and dedicated member service online, over the phone, and in person. **CU1's priority is always our members**, and we innovate both by implementing technology that enhances your banking experience and by continually reviewing members' survey feedback and making changes that address real needs. CU1 is also deeply committed to forming roots in the communities where our members live, through community financial literacy workshops, volunteering, and donations. We look forward to amplifying the commitment to community that First Area Credit Union has always demonstrated.

In this packet, you will find important disclosures and a fee schedule that Credit Union 1 shares for transparency, so you understand the terms and conditions of your accounts. These are standard disclosures, similar to those you would have received when you opened your accounts with First Area Credit Union.

More information can be found on page 2.

Change in Terms Notification: We are providing the enclosed Business Membership and Account Agreement, Funds Availability Policy Disclosure, Business Privacy Policy, the Fee Schedule, and a current Business Rate Schedule in accordance with the Change in Terms requirements of the Truth-in-Savings Act. In connection with the merger, some terms and conditions relating to your account(s), as well as certain fees and charges, may be different. Please retain and review these documents in their entirety as they will affect your accounts you will maintain with us post-merge.

To stay up to date, visit **cu1.com/first-area** or scan the QR code, which will be routinely updated with the latest merger information, answers to frequently asked questions, important dates and to-dos, upcoming member webinars, and more. You can also submit a question to our team and receive a call or email response within 2 business days.

As we welcome First Area Credit Union to Credit Union 1, we are committed to providing premium service and developing a lifelong banking relationship with you. During this conversion, our primary goal is that you experience as little interruption to your services as possible. **Thank you for your continued support; we look forward to being your primary financial institution for years to come.**

Sincerely,

Todd R. Gunderson
CEO/President

CU1
800-252-6950
cu1info@creditunion1.org

Credit Union 1

cu1.com/first-area

Change in Terms

Conversion by Deposit Product – Effective 7/31/2026.

As part of the merger, your existing deposit account(s) will transition to new product(s) offered by Credit Union 1. The table below outlines how your current account(s) will change.

Please review the enclosed documents carefully, which include:

- **Business Membership Agreement and Disclosures Booklet**
- **Truth-in-Savings Disclosures**
- **Rate Sheet**
- **Fee Schedule**

These documents contain important information regarding rates, fees, terms, and conditions applicable to your new account(s). Changes will take effect on July 31, 2026. If you have any questions or need further assistance, please contact us at 800-252-6950.

First Area CU Product (Current)	Credit Union 1 Product (New)
Checking (No Dividends)	Business Express Checking
Money Market	Business Money Market

If you are unsure of the official names of your current First Area CU products, please refer to your account statements where each product is defined.

If you're interested in exploring more of Credit Union 1 product offerings after the conversion, please visit **cu1.com**.

Credit Union 1
Business Banking

cu1.com/first-area

Below is Credit Union 1's Business Fee Schedule. This comprehensive fee schedule is similar to one you would have eceived when you opened your account with First Area Credit Union and details common fees that might be assessed. **The incurrence of fees are dependent on the type of accounts you hold and specific types of transactions.** If you have any questions about these fees, please visit cu1.com/first-area and submit a question to our team.

Membership

Paper Statement Fee **$5.00/statement**
Fee waived if Merchant Services are deposited into the account. (eStatements can be retrieved for free on digital banking (online or mobile).

Statement Reprint Fee **$5.00/statement**
(eStatements can be retrieved for free on digital banking (online or mobile).

Negative Account Fee **$3.00/day**
Applies to Primary Savings Account Only.

Inactive Account Service Fee **$25.00/month**
Fee applies to member account if review of savings (primary and secondaries) and checking account, if any, under member account number (credit union does not review across additional account numbers member may have) reveals that no member-initiated activity has occurred within the account(s) in twelve (12) consecutive months and the cumulative balance of the savings and checking account, if any, thereunder are less than $500. Review will be on last day of each month. Fee will not be charged if under that same member account number, upon month-end review, the member has a cumulative balance of $500 or more on deposit or at least one open loan. The account will be closed once the cumulative savings and checking account, if any, balance reaches $0.00.

Unclaimed Shares Fee . . . . . . **Up to $50.00***
*Subject to applicable law

Account Research/Account Balancing Fee . . . . . . **$25.00/half hour**
(half hour minimum)

Return Statement Investigation Fee **$25.00**

ACH Addenda Record Fee **$10.00/request**

Account Closing Fee **$50.00**
Applies to accounts closed within 90 days of account opening.

Transactions

Cashier's Check Fee **$5.00/check***
*Allowed 2 free cashier's checks per member account per month – not per subaccount. The fee may be imposed at the end of the monthly statement cycle, or we may impose it at the time of the transaction, as we determine.

Deposited Item Returned Unpaid Fee **$35.00/item**

Re-deposited Item Fee. **$5.00/item**

Stop Payment Fee . . . . **$35.00/item or transaction**
Includes Stop Payment Request submitted online.

Non-Sufficient Funds Fee . . . . **$35.00/item or transaction**
Includes: Checks, ACH incoming and outgoing returns, and uncollected funds. We may charge the fee each time the item/transaction is presented, we may charge you more than one fee for any given item/transaction. Multiple attempts may be made to submit a returned item/transaction for payment and multiple fees may be charged as a result of a returned item/transaction and resubmission. When we charge the fee, the charge reduces the available balance in your account and may put your account into (or further into) overdraft.

Currency Order **$10.00/order**

Rolled Coin Order **$10.00/order**

Business Sweep Account

Business Sweeps Service Fee **$50.00/month**

Money Market Account

Money Market Account Below $5,000
Minimum Daily Balance Requirement Fee **$15.00/month**

Checking Accounts

Copy of Member Check Fee . . . . **$5.00/check copy**
You can obtain copies of your checks for free if you are enrolled in a form of digital banking (online or mobile).

Overdraft/Courtesy Pay Fee **$35.00/overdraft**

Automatic Overdraft from Savings Fee **$5.00/transfer**

Temporary Check Fee **$1.00/check**
There is a 10 check minimum.

Business Express Checking Account

Business Checking Account Below $1,500
Minimum Average Daily Balance Requirement **$10.00/month**
Waived if Merchant Services are deposited into the account.

Excessive Transaction Fee . . . . **$.05/item over 200 items per month**
A transaction includes any combination of: ACH Credit, Credit Origination Next Day, Debit, Debit Origination, ACH Addenda Records; 7-Touch Inquiries, Transfers, Withdrawals; Domestic and Foreign ATM Deposits, Inquiries, Transfers, Withdrawals; Cash Deposited; Coin Deposited; Checks Deposited; Currency Order; Currency Strap; Debit Card Credit and Debit transactions; POS Credit and Debit transactions; Payroll Deposit; Rolled Coin; Shared Branch Deposits, Inquiries, Transfers, Withdrawals; Check Deposit Slips; Checks Paid; Teller Assisted Transactions.

Over Currency Deposit Limit Fee . . . . **$.20/$100 over $5,000 per month**
Includes cash and coin.

Business Performance Checking Account

Business Plus Checking Account Below $5,000
Minimum Average Daily Balance Requirement **$15.00/month**
Waived if Merchant Services are deposited into the account.

Excessive Transaction Fee . . . . **$.05/item over 350 items per month**
A transaction includes any combination of: ACH Credit, Credit Origination Next Day, Debit, Debit Origination, ACH Addenda Records; 7-Touch Inquiries, Transfers, Withdrawals; Domestic and Foreign ATM Deposits, Inquiries, Transfers, Withdrawals; Cash Deposited; Coin Deposited; Checks Deposited; Currency Order; Currency Strap; Debit Card Credit and Debit transactions; POS Credit and Debit transactions; Payroll Deposit; Rolled Coin; Shared Branch Deposits, Inquiries, Transfers, Withdrawals; Check Deposit Slips; Checks Paid; Teller Assisted Transactions. Waived if Merchant Services are deposited into the account.

Over Currency Deposit Limit Fee . . . . **$.20/$100 over $20,000 per month**
Includes cash and coin. Waived if Merchant Services are deposited into the account.

Business Elite Checking Account

Business Premium Plus Checking Account Below $25,000
Minimum Average Daily Balance Requirement $25.00/month
Waived if Merchant Services are deposited into the account.

Excessive Transaction Fee .... $.05/item over 600 items per month
A transaction includes any combination of: ACH Credit, Credit Origination Next Day, Debit, Debit Origination, ACH Addenda Records; 1-Touch Inquiries, Transfers, Withdrawals; Domestic and Foreign ATM Deposits, Inquiries, Transfers, Withdrawals; Cash Deposited; Coin Deposited; Checks Deposited; Currency Order; Currency Strap; Debit Card Credit and Debit transactions; POS Credit and Debit transactions; Payroll Deposit; Rolled Coin; Shared Branch Deposits, Inquiries, Transfers, Withdrawals; Check Deposit Slips; Checks Paid; Teller Assisted Transactions. Waived if Merchant Services are deposited into the account.

Over Currency Deposit Limit Fee .... $.20/$100 over $50,000 per month
Includes cash and coin. Waived if Merchant Services are deposited into the account.

Community Checking Account

Excessive Transaction Fee .... $.05/item over 150 items per month
A transaction includes any combination of: ACH Credit, Credit Origination Next Day, Debit, Debit Origination, ACH Addenda Records; 7-Touch Inquiries, Transfers, Withdrawals; Domestic and Foreign ATM Deposits, Inquiries, Transfers, Withdrawals; Cash Deposited; Coin Deposited; Checks Deposited; Currency Order; Currency Strap; Debit Card Credit and Debit transactions; POS Credit and Debit transactions; Payroll Deposit; Rolled Coin; Shared Branch Deposits, Inquiries, Transfers, Withdrawals; Check Deposit Slips; Checks Paid; Teller Assisted Transactions. Waived if Merchant Services are deposited into the account.

Over Currency Deposit Limit Fee .... $.20/$100 over $5,000 per month
Includes cash and coin. Waived if Merchant Services are deposited into the account.

IOLTA Checking Account

IOLTA Checking Account Below $1,500
Minimum Average Daily Balance Requirement $15.00/month
Waived if Merchant Services are deposited into the account.

Excessive Transaction Fee .... $.05/item over 400 items per month
A transaction includes any combination of: ACH Credit, Credit Origination Next Day, Debit, Debit Origination, ACH Addenda Records; 1-Touch Inquiries, Transfers, Withdrawals; Domestic and Foreign ATM Deposits, Inquiries, Transfers, Withdrawals; Cash Deposited; Coin Deposited; Checks Deposited; Currency Order; Currency Strap; Debit Card,

Credit and Debit transactions; POS Credit and Debit transactions; Payroll Deposit; Rolled Coin; Shared Branch Deposits, Inquiries, Transfers, Withdrawals; Check Deposit Slips; Checks Paid; Teller Assisted Transactions. Waived if Merchant Services are deposited into the account.

Over Currency Deposit Limit Fee . . . . $.20/$100 over $5,000 per month
Includes cash and coin. Waived if Merchant Services are deposited into the account.

Cards

Non-Credit Union 1 Owned ATM Transaction Fees
ATM owner may charge a separate fee in addition to the fee(s) provided below and you may be charged multiple fees if you execute multiple transactions, such as making a balance inquiry and then withdrawing money:

Inquiry $1.00/inquiry

Visa® Debit Card Withdrawals . . . . .4 free then $1.00/withdrawal

Visa® Debit Card Replacement Fee $5.00/card

Expedite Delivery of Debit Card Fee . . . . Provided Upon Inquiry

International Credit/Debit Transactions . . . .$1% of transactions in U.S. dollars

Commercial Remote Deposit Desktop

CRDD Pro Purchase Fee $1,000

CRDD Pro Leasing Fee $60.00/month

CRDD Small Business Service Fee $50.00/month

Wires

Outgoing Domestic Wire Transfer Fee .... **$30.00 per wire**

Incoming Domestic Wire Transfer Fee .... **$10.00 per wire**

Outgoing International Wire Transfer Fee .... **$60.00 per wire**

Incoming International Wire Transfer Fee .... **$15.00 per wire**

Legal

Collection of Check Items, Insurance Items,
Foreign Checks Fee .... **$35.00/item or check**

Citation/Levy/Garnishment **$50.00/item**

Subpoena Fee .... **$.30/page and $20.00/hour**

CU1

800-252-6950

cu1info@creditunion1.org

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Credit Union 1

FACTS	WHAT DOES CREDIT UNION 1 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 depend on the product or service you have with us. This information can include: • Social Security number and income • Account balances and payment history • Credit history and credit scores When you are no longer our member, we continue to share your information as described in this notice.
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 can share their customers' personal information; the reasons Credit Union 1 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Credit Union 1 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	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	**Call 800.252.6950 or go to creditunion1.org**

What We Do	
How does Credit Union 1 protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Credit Union 1 collect my personal information?	We collect your personal information, for example, when you • Open an account • Apply for a loan • Use your debit card or credit card • Make deposits or withdrawals from your account(s) • Pay your bills 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 • 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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Credit Union 1 has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Nonaffiliates we share with can include mortgage servicing companies, credit and debit card processors, insurance companies, credit bureau reporting and investment service companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include credit card processors, insurance companies, and investment services companies.

Other Important Information

For California Residents: California law provides additional privacy rights to California residents. We will not share your personal information with nonaffiliated third parties unless permitted by California law. Please review the California Consumer Privacy Act Disclosure and California Privacy Consumer Opt-Out.

For Nevada Residents: We are providing this notice to you pursuant to Nevada law. If you prefer not to receive unsolicited marketing calls from us, you may elect to be placed on our internal Do Not Call List by calling **800.252.6950**, writing to us at **200 E. Champaign Ave. | Rantoul, IL 61866**, or by making your election at **creditunion1.org**. To obtain further information, you may contact our Member Solutions Team at the address, telephone number or website provided above. You may also contact the Bureau of Consumer Protection, Office of the Attorney General, at 555 E. Washington St. | Suite 3900 | Las Vegas, NV 89101, Telephone 702.486.3132, email bcpinfo@ag.state.nv.us.

Credit Union 1

Last Dividend Declaration Date | April 29, 2026

The dividend rates and annual percentage yields are accurate as of the last dividend declaration date set forth above. If you require current rate information, please contact us.

Business Checking Accounts
Dividends calculated using Average Daily Balance

Program	Minimum Balance Requirement	Minimum Deposit to Open	Minimum Balance to Earn Dividends	APY[1]	APR
Business Elite Checking	$25,000[2]	$100	$0.01	0.01%	0.010%
Business Performance Checking	$5,000[3]	$100	$0.01	0.01%	0.010%
Business Express Checking	$1,500[4]	$100	Does not earn dividends	n/a	n/a
Community Checking	n/a	$100	Does not earn dividends	n/a	n/a

Business Savings Accounts
Dividends calculated using Daily Balance

Program	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY[1]	APR
Primary Savings	$5	$5	0.01%	0.010%
ModernFI Sweep Account	n/a	n/a	0.30%	0.299%

Business Money Market Accounts
Dividends calculated using Daily Balance

Minimum Balance to Open	Minimum Balance to Earn Dividends	APY[1]	APR
$5,000	$5,000	0.05%	0.050%
$5,000	$25,000	0.10%	0.100%
$5,000	$50,000	0.20%	0.199%
$5,000	$100,000	0.30%	0.299%
$5,000	$250,000	0.40%	0.399%

Dividends are paid on the last day of the month to accountholders who have maintained the Minimum Balance to Earn Dividends as provided by Program type and compound monthly. [1]APY= Annual Percentage Yield. Fees could reduce earnings on the account. Rates are subject to change without notice. The rate may change after the account is opened. [2]If balance falls below the $25,000 minimum average daily balance requirement, there is a $50.00 fee per month. Waived if Merchant Services are deposited into the account. [3]If balance falls below the $5,000 minimum average daily balance requirement, there is a $15.00 fee per month. Waived if Merchant Services are deposited into the account. [4]If balance falls below the $1,500 minimum average daily balance requirement, there is a $10.00 fee per month. Waived if Merchant Services are deposited into the account.

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Business Share Certificates

Dividends calculated using Daily Balance

	Business Share Certificate			Business Share Certificate Plus			
Term	Minimum Balance to Open and Earn Dividends	APY[1]	APR	Minimum Balance to Open and Earn Dividends	APY[1]	APR	Early Withdrawal Penalty Amount[3]
6 Months	$1,000	2.00%	1.982%	$10,000	2.00%	1.982%	90 Days' Dividends
12 Months	$1,000	3.25%	3.202%	$10,000	3.25%	3.202%	90 Days' Dividends
24 Months	$1,000	3.00%	2.959%	$10,000	3.00%	2.959%	180 Days' Dividends
36 Months	$1,000	3.00%	2.959%	$10,000	3.00%	2.959%	270 Days' Dividends
48 Months	$1,000	2.75%	2.715%	$10,000	2.75%	2.715%	270 Days' Dividends
60 Months	$1,000	2.75%	2.715%	$10,000	2.75%	2.715%	270 Days' Dividends

Dividends are paid on the last day of the month to accountholders who have maintained the Minimum Balance to Earn Dividends as provided by Program type and compound monthly. [1]APY= Annual Percentage Yield. Fees could reduce earnings on the account. Rates are subject to change without notice. The rate may change after the account is opened. [3]We may impose a penalty if you withdraw funds from your account before the maturity date. Maintenance or activity fees could reduce the earnings on the account.

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For additional information, visit us online at creditunion1.org or call our Member Solutions Team at 800.252.6950