

Commercial Account Disclosure Rate Supplement and Schedule of Fees and Charges

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE:

Account Type	VARIABLE RATE		
	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Prime Business Share(1)		_____ %	_____ %
Business Checking(1)		_____ %	_____ %

Account Type	VARIABLE RATE (<i>Term Accounts</i>)			
	MINIMUM BALANCE REQUIREMENTS	TERM/DATE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Term Share Certificate(1)	\$ _____	6 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	12 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	18 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	24 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	36 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	48 Month <input type="checkbox"/>	_____ %	_____ %
	\$ _____	60 Month <input type="checkbox"/>	_____ %	_____ %

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of _____. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

Schedule of Fees and Charges

Account Services

Computer Transfer to Share Draft Account:	\$2.00/occurrence
Money Order:	\$3.00 each
Stop Payment on Money Order:	\$30.00/request
Copy of Money Order:	\$1.50 each
Copy of Credit Union Check:	\$1.50 each
Statements Are Free, Additional Copies Mailed:	\$5.00/statement
Credit Union Check Under \$1,000.00:	\$2.00/check
Stop Payment on Credit Union Check:	\$30.00/request
Check Withdrawal by Phone (no fee for First Line Online Banking):	\$3.00/check
Returned Mail:	\$5.00/return
Deposit Account Closed Within 3 Months:	\$5.00
Inactivity Fee (per quarter):	\$20.00
Abandoned Property:	\$100.00
Gift Cards:	\$3.50 each

Schedule of Fees and Charges (continued)

Account Services (continued)

Foreign Cash Letter Item: \$10.00/item

Foreign Collection Item: \$25.00/item

A \$50.00 processing fee will be imposed on any restraints, levies, executions and notices of attachments received by the Credit Union from a third party as a result of legal action. First Heritage will impose this fee except to the extent prohibited by law.

ACH

ACH Overdraft Fee: \$30.00/occurrence

ACH Stop Payment Fee: \$30.00/request

Visa® Check Card

Replacement of a Lost or Stolen Visa® Card: \$10.00/card

Visa® Check Card Overdraft (not sufficient funds): \$30.00/overdraft

Share Draft Account

Stop Payment of a Share Draft: \$30.00/draft

Stop Payment of a Share Draft Online: \$10.00/draft

Copy of a Share Draft: \$1.50/copy

Faxed Copy of a Share Draft: \$3.00/copy

Certified Draft: \$10.00/draft

Returned Share Draft Drawn on FHFCU: \$30.00/draft

Returned Share Draft Drawn on Other Financial Institutions: \$30.00/draft

First Pay Overdraft Fee (first occurrence within a six-month period is free): \$30.00/draft

Account Reconciliation (no charge for the first time): \$10.00/hour

Share Draft Protest Fee: \$20.00/protest

First Choice Checking Account Maintenance Fee: \$5.00/month

Internet Bill Payment

Gift Checks: \$2.99 each

Donation Checks: \$1.99 each

Expedited Payments

Next Day Delivery: \$19.95

Second Day Delivery: \$14.95

Bill Payment Service May be Cancelled if No Usage for Three Months

Bill Payment ACH Overdraft Fee: \$30.00/occurrence

Bill Payment Stop Payment Fee: \$30.00/request

Bill Payment Check Copy Fee: \$1.50/request

Wire Transfer

Outgoing Wire Transfers to Other Financial Institutions: \$20.00

Outgoing International Wire Transfers: \$45.00