



Dear Meadows Bank Client:

It is with great excitement that we announce to you America First Federal Credit Union's ("AFCU") purchase and assumption of Meadows Bank's (the "Bank") assets and liabilities. We're looking forward to welcoming you as a new member of AFCU.

While this letter serves to officially notify you about the transaction as well as a change in deposit insurance coverage, we are including a special insert that will help you navigate immediate questions you might have about this transition. You are also encouraged to contact us with any additional questions.

### **Closing Date**

The transaction is scheduled to be completed by the second quarter of 2026 (the "Closing Date"), pending regulatory approval by the Federal Deposit Insurance Corporation ("FDIC"), National Credit Union Administration ("NCUA"), and the Nevada Financial Institutions Division ("NFID").

On the Closing Date, all Bank deposits will be transferred to AFCU and all Bank customers will automatically become members of AFCU. All Bank customers qualify for AFCU membership and no further action is required by you for AFCU membership.

AFCU's field of membership includes all persons who live, work, volunteer, attend school or worship in the (i) Utah counties of Salt Lake, Utah or Juab; (ii) eligible underserved areas in the Utah counties of Cache, Davis, Iron, Rich, Washington or Weber; (iii) Nevada counties of Clark or Lincoln (except those living within a 25- mile radius of the Alamo Post Office, Nevada); (iv) eligible underserved areas in the Idaho counties of Ada, Bannock, Bear Lake, Bingham, Boise, Bonneville, Canyon, Caribou, Clark, Elmore, Franklin, Gem, Jefferson, Madison, Owyhee or Power; (v) eligible underserved areas of Malheur County, Oregon; (vi) eligible underserved areas in the Nevada counties of Churchill, Douglas, Esmeralda, Lyon, Mineral, Nye, Storey, Washoe, or Carson City; and (vii) eligible underserved areas in the New Mexico counties of Bernalillo, Chavez, Curry, De Baca, Dona Ana, Grant, Guadalupe, Harding, Lincoln, Los Alamos, Luna, Mora, Otero, Quay, Roosevelt, San Juan, San Miguel, Sandoval, Santa Fe, Torrance, or Valencia.

Membership is also extended to persons who live, work, worship or attend school in (a) Maricopa County, Arizona; (b) eligible underserved areas in the Arizona counties of Mohave or Pima; and (c) eligible underserved areas of Page, Arizona or St. Johns, Arizona.

Membership is also extended to persons who live, work (or regularly conduct business), worship or attend school in San Bernardino County, California.

Membership is further extended to approximately 6,300 employer groups, Utah, Nevada, Arizona and Idaho Parent Teacher Associations, Arizona, Idaho and New Mexico Consumer Council, and owners, employees, suppliers and their employees, or associated companies and their employees involved in the food industry, in Utah. You may choose not to become a member of AFCU. Please see the response in the FAQ section below to, *"Can I choose not to be a AFCU member?"*

There will be no changes in your account structure or servicing until systems integration is completed, which is anticipated to be by the end of the second quarter of 2027 (“Conversion Date”). You will be provided with a minimum of thirty (30) days prior notice of any scheduled account changes. Further information regarding anticipated account changes can be found in the FAQ section below, “*About My Accounts.*”

### **Deposit Insurance (FDIC and NCUA)**

After the Closing Date, your deposits will be insured by the National Credit Union Share Insurance Fund (“NCUSIF”) and not by the FDIC. All your current deposits will continue to be federally insured up to \$250,000 per member, per account type through the NCUA, which administers the NCUSIF. We have included a chart comparing FDIC and NCUA insurance coverage with this letter.

The FDIC will not insure any new deposits or additions or existing deposits by you after the transaction is consummated and FDIC deposit insurance is subsequently terminated pursuant to 12 CFR §307.3.

For further information regarding this portion of the notice or the insured status of your account(s) prior to the Closing Date, please contact the Bank’s main office located at 8912 Spanish Ridge Avenue, Suite 100, Las Vegas, Nevada 89148, call 702-471-2265, or email Bill Bullard, the Chairman of the Bank at [bbullard@meadowsbank.bank](mailto:bbullard@meadowsbank.bank) or Chris Swendseid, the President and CEO of the Bank at [cswendseid@meadowsbank.bank](mailto:cswendseid@meadowsbank.bank).

### **No Interruption in Service**

All Bank locations will remain open to continue serving you during normal business hours. In addition, all Bank ATMs will remain available, and you will continue to have access to property in your safe deposit box. Employees you know from the Bank will continue to serve you as employees of AFCU. Please see our special insert to answer any additional questions you might have about your account access.

Watch for additional information from us as we look to provide a seamless transition to becoming a member of AFCU. We look forward to serving you.

Sincerely,



Chris Swendseid  
Meadows Bank  
President and CEO



Thayne Shaffer  
America First Federal Credit Union  
President and CEO

## **FREQUENTLY ASKED QUESTIONS (“FAQs”)**

### **Banking locally is banking better – and it’s getting even better!**

We are very excited to announce that membership with AFCU provides you, your family and your business with great value, service and convenience. Through this transaction you’ll gain access to expanded financial services, including consumer, mortgage and home equity loans; more branch locations, a full suite of federally insured savings, certificates, and money market and checking accounts; credit cards; 24-hour access to your accounts; investment services; and much more. Ultimately, we will be able to serve you in more ways, with a strong commitment to our local communities.

We understand that you may have some questions related to the transaction, so we’re providing answers to some of these questions. Please review these helpful FAQs and let us know if you have other questions we can help answer.

### **About the Transaction**

#### **Why have the Bank and AFCU entered into this transaction?**

When AFCU approached the Bank about a potential transaction, the Bank quickly realized that while AFCU could bring the Bank significant scale and resources to grow operations, the Bank would provide competencies, assets and employees with local knowledge that would add significant value to AFCU.

#### **How large is AFCU and where are they located?**

Based in Riverdale, Utah, AFCU serves approximately 1.5 million members with assets in excess of \$23.8 billion. AFCU has its home office in Riverdale, Utah, and one-hundred fifteen (115) branch offices in six states. AFCU’s field of membership includes all persons who live, work, volunteer, attend school or worship in the (i) Utah counties of Salt Lake, Utah or Juab; (ii) eligible underserved areas in the Utah counties of Cache, Davis, Iron, Rich, Washington or Weber; (iii) Nevada counties of Clark or Lincoln (except those living within a 25- mile radius of the Alamo Post Office, Nevada); (iv) eligible underserved areas in the Idaho counties of Ada, Bannock, Bear Lake, Bingham, Boise, Bonneville, Canyon, Caribou, Clark, Elmore, Franklin, Gem, Jefferson, Madison, Owyhee or Power; (v) eligible underserved areas of Malheur County, Oregon; (vi) eligible underserved areas in the Nevada counties of Churchill, Douglas, Esmeralda, Lyon, Mineral, Nye, Storey, Washoe, or Carson City; and (vii) eligible underserved areas in the New Mexico counties of Bernalillo, Chavez, Curry, De Baca, Dona Ana, Grant, Guadalupe, Harding, Lincoln, Los Alamos, Luna, Mora, Otero, Quay, Roosevelt, San Juan, San Miguel, Sandoval, Santa Fe, Torrance, or Valencia. Membership is also extended to persons who live, work, worship or attend school in (a) Maricopa County, Arizona; (b) eligible underserved areas in the Arizona counties of Mohave or Pima; and (c) eligible underserved areas of Page, Arizona or St. Johns, Arizona. Membership is also extended to persons who live, work (or regularly conduct business), worship or attend school in San Bernardino County, California. Membership is further extended to approximately 6,300 employer groups, Utah, Nevada, Arizona and Idaho Parent Teacher Associations, Arizona, Idaho and New Mexico Consumer Council, and owners, employees, suppliers and their employees, or associated companies and their employees involved in the food industry, in Utah.

AFCU belongs to the CO-OP network, which provides members access to over 30,000 surcharge-free ATMs nationwide. For branch locations and hours, visit <https://www.americafirst.com/about/branches.html>.

## **About the People**

### **Will there be changes to your staff?**

No jobs will be lost as a result of the transaction. AFCU anticipates retaining all employees. While there will be adjustments as AFCU integrates with the Bank, our focus is on creating new opportunities for growth and collaboration. The Bank employees will join together with AFCU employees, sharing a commitment to deliver financial services and expertise to families and small businesses throughout the communities we serve. All the Bank locations will remain open to serve clients.

### **Who will be the President/CEO?**

Thayne Shaffer is the President and CEO of AFCU, and he will continue in that role.

### **Will there be changes to the Board of Directors?**

The Board of Directors of AFCU will not change as a result of the transaction. The Board of Directors of the Bank will cease to exist as soon as practicable after the Closing Date.

## **About the Future**

### **Where will the headquarters be located?**

AFCU headquarters will remain at 4774 S 1300 W Building 3, Riverdale, Utah 84405.

### **When will I see AFCU signage at branch locations?**

After the Closing Date, the Bank will operate as Meadows Financial, a division of AFCU. Branch signage will change to AFCU around the Conversion Date.

### **Are you planning to close any branch locations?**

No. The Bank's branch locations will be maintained and incorporated with AFCU's, resulting in a network of 119 service locations between the states of Arizona, California, Idaho, Nevada, New Mexico, and Utah.

### **Is AFCU membership required?**

Yes. AFCU has qualified all Bank customers for membership in AFCU, and as of the Closing Date all Bank customers will automatically become members of AFCU. Membership is required to maintain your deposit account at AFCU. You may withdraw your deposits at any time if you choose not to be a member of AFCU.

### **Do I need to take any action to be a member of AFCU?**

No. You do not need to take any action to become a member of AFCU. On the Closing Date, all Bank customers will automatically become members of AFCU.

### **Who is eligible to be a member of AFCU?**

AFCU's field of membership includes all persons who live, work, volunteer, attend school or worship in the (i) Utah counties of Salt Lake, Utah or Juab; (ii) eligible underserved areas in the Utah counties of Cache, Davis, Iron, Rich, Washington or Weber; (iii) Nevada counties of Clark or Lincoln (except those living within a 25- mile radius of the Alamo Post Office, Nevada); (iv) eligible underserved areas in the Idaho counties of Ada, Bannock, Bear Lake, Bingham, Boise, Bonneville, Canyon, Caribou, Clark, Elmore, Franklin, Gem, Jefferson, Madison, Owyhee or Power; (v) eligible underserved areas of Malheur County, Oregon; (vi) eligible underserved areas in

the Nevada counties of Churchill, Douglas, Esmeralda, Lyon, Mineral, Nye, Storey, Washoe, or Carson City; and (vii) eligible underserved areas in the New Mexico counties of Bernalillo, Chavez, Curry, De Baca, Dona Ana, Grant, Guadalupe, Harding, Lincoln, Los Alamos, Luna, Mora, Otero, Quay, Roosevelt, San Juan, San Miguel, Sandoval, Santa Fe, Torrance, or Valencia. Membership is also extended to persons who live, work, worship or attend school in (a) Maricopa County, Arizona; (b) eligible underserved areas in the Arizona counties of Mohave or Pima; and (c) eligible underserved areas of Page, Arizona or St. Johns, Arizona. Membership is also extended to persons who live, work (or regularly conduct business), worship or attend school in San Bernardino County, California. Membership is further extended to approximately 6,300 employer groups, Utah, Nevada, Arizona and Idaho Parent Teacher Associations, Arizona, Idaho and New Mexico Consumer Council, and owners, employees, suppliers and their employees, or associated companies and their employees involved in the food industry, in Utah. On the Closing Date, all Bank customers will automatically become members of AFCU.

### **Can I choose not to be an AFCU member?**

You may choose not to become a member of AFCU if you feel AFCU is not the right fit for your financial needs. In such case, you may contact the Bank before the Closing Date to close your account(s) and withdraw your funds. Alternatively, after the Closing Date, you may contact AFCU at 1-800-999-3961 to close your account(s) and withdraw your funds.

### **About My Accounts**

#### **How does this transaction benefit me?**

Through this transaction you'll gain access to expanded financial services, including consumer, vehicle, home equity and home mortgage loans; a full suite of federally insured savings, certificate, money market and checking accounts; credit cards; 24-hour access to your accounts; investment services, additional branch locations; and more. As a member-owned, not-for-profit financial cooperative, AFCU is able to return profits back to members in the form of lower fees and competitive rates.

#### **Will my account number change?**

Yes, but not immediately. Your account number will remain the same until the Conversion Date. We understand that this type of change may cause disruption, so our commitment will be to make any transition as smooth as possible, so that you experience no hiccups in accessing your accounts. At least ten (10) days prior to the Conversion Date, you will receive detailed information about your accounts.

#### **How will this affect my rates and service charges/fees?**

Beginning on the Conversion Date, your rates and fee schedule will change to AFCU's standard fee schedule, which is enclosed for your reference. For more information regarding changes to products and services, please see the FAQ below, "*Will the products and services offered by the Bank be the same products and services offered by AFCU?*"

#### **Will my deposits continue to be federally insured?**

Yes, your deposits will continue to be federally insured. AFCU is insured by the NCUA through the National Credit Union Share Insurance Fund ("NCUSIF"). After the Closing Date, your deposits will be insured by the NCUSIF and not by the FDIC. Your deposits will continue to be federally insured to the maximum amount available, currently, to at least \$250,000 per member, per account type, and backed by the full faith and credit of the United States Government. Please see a helpful comparison guide at the end of this document for reviewing differences between NCUA and FDIC insurance.

### **What happens if I already have both an AFCU account and a Bank account?**

Following the Closing Date, you will continue to have both accounts available for your use. In the event you have more than \$250,000 at AFCU as a result of the transaction, the excess will not be federally insured. AFCU will contact any Bank customers who will have greater than \$250,000 on deposit as a result of the transaction to discuss options.

### **Will I be able to access my account at AFCU branches?**

Immediately following the Closing Date, you will have access to the same branch locations and ATM networks as you do currently. In addition, full account access will be available at AFCU locations after the Conversion Date.

### **Will I still be able to use my current checks?**

Yes. After the Closing Date, AFCU will continue to accept your remaining Bank consumer and business checks to draw on your AFCU checking account until you no longer have any remaining Bank checks. Before the Conversion Date, Bank customers will be notified by AFCU of an opportunity to order one complimentary box of AFCU checks.

### **Will I still be able to use my Bank debit card?**

Yes, you will continue to be able to use your current debit card following the Closing Date. Prior to the Conversion Date, AFCU will provide you with a new card. AFCU offers two types of checking accounts, Premium and Classic, with a \$6 per month fee (that can be waived) for its Premium checking. The Classic checking account has no monthly fee. Accordingly, at least ten (10) days prior to the Conversion Date, AFCU will provide you with a new Classic checking account with a debit card, which can be used for online or in-store purchases and provides access to thousands of surcharge-free ATMs nationwide. Learn more about AFCU's debit card features by visiting <https://www.americafirst.com/accounts/checking-accounts/checking-comparison.html>.

### **Will my online banking change?**

Until the Conversion Date, you will continue to access your online and mobile banking as you do now. After the Conversion Date, you will have access to AFCU's secure online and mobile banking platform, which offers many easy and convenient options to help you manage your finances and customize your preferences. Accordingly, you should not experience any lapse in access to your online or mobile banking. At least ten (10) days prior to the conversion date, AFCU will provide information about how to access and login to its online and mobile banking platforms. As noted above under the FAQ, "*Will my account number change?*" after the Conversion Date, there will be a change to your account number. You will be provided with your new account number at least ten (10) days prior to the Conversion Date, after which you can then access AFCU's secure online and mobile banking platform.

### **After the Closing Date, will my current direct deposit and automated regular withdrawals still work?**

Yes, your current direct deposit and automated regular withdrawals will continue to work without interruption after the Closing Date. However, after the Conversion Date, direct deposits and automated regular withdrawals set up on your account will not be automatically processed. Prior to the Conversion Date, AFCU will work with you to avoid interruption to your electronic direct deposits or automated regular withdrawals. AFCU will provide you with information about how direct deposits and automated regular withdrawals can be updated.

### **Will the products and services offered by the Bank be the same products and services offered by AFCU?**

AFCU anticipates that no current Bank product or service will be discontinued. In fact, AFCU will provide additional products and services that are otherwise not available to current Bank customers, such as various types of consumer loans. While AFCU's fees are generally the same or lower than the Bank, there are certain products and services offered by AFCU that have higher fees. For instance, the fee for an outgoing international wire is \$25

at the Bank while \$30 at AFCU. For more information on AFCU's products, services and fees, please visit <https://www.americafirst.com/> and refer to the *Product and Service Fee Comparison Chart* below. As required by law, AFCU will provide Bank customers with a detailed explanation of any changes in terms to their accounts and services that are converted to AFCU accounts and services.

### **What will happen to my loans and other non-deposit accounts?**

Loans and other non-deposit accounts will transfer to AFCU on the Closing Date unless the customer chooses to pay off the loan or close the non-deposit account before the Closing Date. Payment transfers from an AFCU deposit account or from another financial institution are easy to set up in AFCU online banking. You can also make payments at any AFCU branch location, or mail your check to P.O. Box 9199, Ogden, UT 84409.

### **What will happen to the designated beneficiaries on my accounts?**

Previously designated beneficiaries on your Bank accounts will follow your account at AFCU. You will not be required to fill out new beneficiary forms.

### **How will I get to AFCU's website?**

Up until the Conversion Date, continue to visit the Bank online at <https://www.meadowsbank.bank/>. Soon after the Conversion Date, visitors to the Bank site will be re-routed to <https://www.americafirst.com/>.

### **Will employee emails change?**

After the Closing Date, all former Bank employees will be provided with AFCU email addresses.

### **Will employee phone numbers change?**

No. Employees will keep their current external, direct dial phone numbers.

### **Will there be changes to your hours?**

Currently, there are no plans to change the hours of operation. We continually review our hours of operations in all the regions where we operate in order to best serve our growing membership.

### **Will there be any changes to my account notices and statements?**

After the Conversion Date, your monthly and quarterly statements and notices may have an updated look.

### **How will I receive additional information about this transaction?**

You can visit [www.meadowsbank.bank](http://www.meadowsbank.bank) for updates about the progression of the transaction and systems integration plans. You will also receive periodic mailings and have access to updates available at all of our branch locations. We also send periodic emails with all of our updates and important notices, so please take this opportunity to update your email address on file.

### **Who do I contact if I have additional questions?**

We want to hear from you to help answer any additional questions you might have about our announcement and the transaction. Please call the Bank at 702-471-2265, or email Bill Bullard, the Chairman of the Bank at [bbullard@meadowsbank.bank](mailto:bbullard@meadowsbank.bank) or Chris Swendseid, the President and CEO of the Bank at [cswendseid@meadowsbank.bank](mailto:cswendseid@meadowsbank.bank).

**NCUA and FDIC Insurance Compared**

<b>Insurer</b>	<b>Single Account – one owner</b>	<b>Joint Account – more than one owner</b>	<b>Retirement Accounts- includes IRAs</b>	<b>Revocable Trust</b>	<b>Corporation, Partnership, and Unincorporated Association Accounts</b>	<b>Government Accounts</b>
NCUA	\$250,000 per owner	\$250,000 per co-owner	\$250,000 aggregate for Roth and Traditional. \$250,000 for Keogh. All IRA coverage is separate and in addition to coverage for other credit union accounts	\$250,000 per owner per beneficiary up to 5 beneficiaries (Coverdell Education Savings Accounts insured in this category.)	\$250,000 per corporation, partnership or unincorporated association	\$250,000 per official custodian
FDIC	\$250,000 per owner	\$250,000 per co-owner	\$250,000 per owner	\$250,000 per owner per beneficiary up to 5 beneficiaries	\$250,000 per corporation, partnership or unincorporated association	\$250,000 per official custodian

See NCUA’s website at [www.ncua.gov](http://www.ncua.gov) and FDIC’s website at [www.fdic.gov](http://www.fdic.gov) for more detailed information about deposit insurance

## America First Credit Union Federal Privacy Policy

### FEDERAL LAW

<b>FACTS</b>	<b>WHAT DOES AMERICA FIRST CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
<b>WHY?</b>	<p>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 America First Credit Union's Federal Privacy Policy.</p> <p>At America First Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the federal privacy policy and practices followed by America First Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.</p>
<b>WHAT?</b>	<p>The types of personal information we collect, and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Name, address, Social Security Number, age and income</li> <li>• Account balances and transaction history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law as described in this notice.</p>
<b>HOW?</b>	<p>All financial companies need to share members' personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their members' personal information; the reasons America First Credit Union chooses to share; and whether you can limit this sharing.</p>

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES AMERICA FIRST CREDIT UNION 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, report to credit bureaus, and conduct data analytics to allow the Credit Union to better serve you	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	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

<b>QUESTIONS?</b>	Call 1-800-999-3961 or write to: America First Credit Union, P.O. Box 9199, Ogden, UT 84409.
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WHO WE ARE	
Who is providing this notice?	America First Credit Union
WHAT WE DO	
How does America First Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we utilize security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does America First Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Apply for any credit union service</li> <li>• Visit our Web site, provide us with information on any online application or transaction, or information you send to us by email</li> <li>• Use your credit or debit card or pay your bills</li> <li>• Make deposits to or withdrawals from your accounts</li> </ul> <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit information sharing as follows:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes--information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• AFCU Business Lending, LLC</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• America First Credit Union does not share with nonaffiliates so they can market to you except for our joint marketing arrangements.</li> </ul>
Joint Marketing	<p>A formal agreement between America First Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include investment and financial service providers and insurance companies.</li> </ul>

**Product and Service Fee Comparison Chart**

**DEPOSITS**

**Personal Checking**

<b>Meadows Bank - Personal Checking Products</b>							
<b>Product Description</b>	<b>Monthly Service Charge</b>	<b>Minimum Opening Deposit</b>	<b>Minimum balance to earn interest</b>	<b>Interest Bearing</b>	<b>Tiered Rates</b>	<b>How to avoid service charges</b>	<b>Notes</b>
Personal Checking	\$10.00	\$300.00	N/A	No	N/A	\$300 min daily balance <i>OR</i> 1 monthly direct deposit	Unlimited check, ATM, POS, and ACH transactions
NOW Checking	\$10.00	\$2,500.00	\$2,500.00	Yes	Yes	\$2,500 min daily balance	Unlimited check, ATM, POS, and ACH transactions
Golden Meadows Checking	waived	\$300.00	N/A	No	N/A	N/A	Eligible for individuals age 55 and older Unlimited check, ATM, POS, and ACH transactions
Spring Meadows Checking - Student	waived	\$300.00	N/A	No	N/A	N/A	Eligible for individuals age 18-25 Unlimited check, ATM, POS, and ACH transactions
Employee NOW Checking	waived	\$0.00	\$0.01	Yes	Yes	N/A	Unlimited check, ATM, POS, and ACH transactions
<b>America First - Personal Checking Products</b>							
<b>Product Description</b>	<b>Monthly Service Charge</b>	<b>Minimum Opening Deposit</b>	<b>Minimum balance to earn interest</b>	<b>Interest Bearing</b>	<b>Tiered Rates</b>	<b>How to avoid service charges</b>	<b>Notes</b>
Classic Checking	waived	\$0.00	\$0.00	No	N/A	N/A	Unlimited check, ATM, POS, and ACH transactions
Premium Checking	\$6.00	\$0.00	\$500.00	Yes	No	\$1,500 average daily balance <i>OR</i> 20+ Visa debit / credit card transactions <i>OR</i> \$500+ direct deposit to savings / checking	Unlimited check, ATM, POS, and ACH transactions
Money Market Checking	waived	\$10,000.00	\$2,000.00	Yes	Yes	N/A	Unlimited check, ATM, POS, and ACH transactions

## Personal Savings

<b>Meadows Bank - Personal Savings / Money Market Products</b>							
<b>Product Description</b>	<b>Monthly Service Charge</b>	<b>Minimum Opening Deposit</b>	<b>Minimum balance to earn interest</b>	<b>Interest Bearing</b>	<b>Tiered Rates</b>	<b>How to avoid service charges</b>	<b>Notes</b>
Personal Savings	waived	\$100.00	\$0.01	Yes	No	N/A	No transaction limitations
Spring Meadows - Savings	waived	\$25.00	\$0.01	Yes	No	N/A	Eligible for minors under age 18 No transaction limitations
Minor Court Order Savings	waived	\$100.00	\$0.01	Yes	No	N/A	No transactions w/o court order
Money Market	\$10.00	\$2,500.00	\$0.01	Yes	Yes	Maintain \$2,500 min daily balance	No transaction limitations
<b>America First - Personal Savings / Money Market Products</b>							
<b>Product Description</b>	<b>Monthly Service Charge</b>	<b>Minimum Opening Deposit</b>	<b>Minimum balance to earn interest</b>	<b>Interest Bearing</b>	<b>Tiered Rates</b>	<b>How to avoid service charges</b>	<b>Notes</b>
Share Savings	waived	\$1.00	\$1.00	Yes	No	N/A	No transaction limitations
Student Savings	waived	\$0.00	\$0.00	Yes	Yes	N/A	No transaction limitations
Money Market	waived	\$0.00	\$0.00	Yes	Yes	N/A	No transaction limitations
IRA/CESA Accumulator	waived	\$0.00	\$0.00	Yes	No	N/A	

## Certificates of Deposit

### Meadows Bank - Certificate of Deposit Products

Term	Monthly Service Charge	Minimum Opening Deposit	Minimum balance to earn interest	Interest Bearing	Early Withdrawal Penalty	Notes
30-day	waived	\$1,000.00	\$1,000.00	Yes	30 days interest	Not advertised
3-month	waived	\$1,000.00	\$1,000.00	Yes	30 days interest	
6-month	waived	\$1,000.00	\$1,000.00	Yes	90 days interest	
9-month	waived	\$1,000.00	\$1,000.00	Yes	90 days interest	
12-month	waived	\$1,000.00	\$1,000.00	Yes	180 days interest	
18-month	waived	\$1,000.00	\$1,000.00	Yes	180 days interest	

### America First - Certificate of Deposit Products

Product Description	Monthly Service Charge	Minimum Opening Deposit	Minimum balance to earn interest	Interest Bearing	Early Withdrawal Penalty	Notes
3-12 month	waived	\$500.00	\$500.00	Yes	Greater of \$5 or 60-days interest	
13-60 month	waived	\$500.00	\$500.00	Yes	Greater of \$5 or 180-days interest	
3-12-month bump rate	waived	\$500.00	\$500.00	Yes	Greater of \$5 or 60-days interest	Rate can be bumped to current market rate once during CD term
13-60-month bump rate	waived	\$500.00	\$500.00	Yes	Greater of \$5 or 180-days interest	Rate can be bumped to current market rate once during CD term
Dedicated Savings CD	waived	\$10.00	\$10.00	Yes	Greater of \$5 or 60/180-days interest depending on term	Automatic monthly transfer into Dedicated Savings from shares. Max transfer \$10,000 monthly and aggregate limit of \$100,000.
Term	Monthly Service Charge	Minimum Opening Deposit	Minimum balance to earn interest	Interest Bearing	Early Withdrawal Penalty	Notes
Flexible CD	waived	\$500.00	\$500.00	Yes	Greater of \$5 or 60/180-days interest depending on term	For Flexible Certificate accounts that have been open at least one (1) full calendar month prior to the end of the quarter month (January, April, July and October), you may make one withdrawal of any amount up to the balance during the first five (5) calendar days of a calendar quarter month (January, April, July and October).

## **Business Accounts**

<b>Meadows - Business Accounts</b>								
<b>Product Description</b>	<b>Minimum opening deposit</b>	<b>Per item allowance (debits, credits, &amp; deposited checks)</b>	<b>Per item charge above allowance</b>	<b>Monthly maintenance fee</b>	<b>How to avoid maintenance fee</b>	<b>Paper statement fee</b>	<b>Interest Bearing</b>	<b>Notes</b>
Business Checking	\$1,000.00	75	\$0.20	\$12.00	Maintain minimum balance of \$1,000	No	No	
Account Analysis Checking	\$1,000.00	Itemized	N/A	varies	N/A	No	No	Variable earning credit is paid if the amount of the credit exceeds the itemized account fees.
Non-personal NOW Checking	\$500.00	Unlimited	N/A	waived	N/A	No	Yes tiered	Minimum daily balance requirement
IOLTA	\$500.00	Unlimited	N/A	waived	N/A	No	Yes	Eligible for attorneys or law firms
HOA Checking	\$1,000.00	75	\$0.20	\$12.00	Maintain minimum balance of \$1,000	No	No	
Business Savings	\$500.00	N/A	N/A	\$10.00 (quarterly)	Maintain minimum balance of \$1,000	No	Yes	Minimum daily balance requirement No transaction limitations
Money Market	\$2,500.00	N/A	N/A	\$12.00	Maintain minimum balance of \$2,500	No	Yes tiered	Minimum daily balance requirement No transaction limitations

**America First - Business Accounts**

<b>Product Description</b>	<b>Minimum opening deposit</b>	<b>Per item* allowance (debits, credits, &amp; deposited checks)</b>	<b>Per item charge above allowance</b>	<b>Monthly maintenance fee</b>	<b>How to avoid maintenance fee</b>	<b>Paper statement fee</b>	<b>Interest Bearing</b>	<b>Notes</b>
<b>Basic Account</b>	-	50	\$0.15	waived	N/A	\$5.00		*Items are defined as written checks cleared, deposited checks and deposit tickets. (RDC/ACH Deposits/Wires do not count)
Basic Checking	\$0.00	-	-	-	-	-	No	
Basic Savings	\$1.00	-	-	-	-	-	Yes	
Basic Money Market	\$0.00	-	-	-	-	-	Yes tiered	
<b>Premier Account</b>	-	Unlimited	N/A	\$10.00	Complete 35 Visa debit/credit transactions per month	\$5.00		*Items are defined as written checks cleared, deposited checks and deposit tickets. (RDC/ACH Deposits/Wires do not count)
Premier Checking	\$0.00	-	-	-	-	-	No	
Premier Savings	\$1.00	-	-	-	-	-	Yes	
Premier Money Market	\$0.00	-	-	-	-	-	Yes tiered	
<b>High-Yield Account</b>	-	None	\$0.15 per cleared check / \$0.15 per deposit / \$0.05 per items deposited	\$15.00	\$50,000 in monthly deposits	\$5.00		*Items are defined as written checks cleared, deposited checks and deposit tickets. (RDC/ACH Deposits/Wires do not count)
High yield Checking	\$0.00	-	-	-	-	-	Yes tiered	
High-yield Savings	\$1.00	-	-	-	-	-	Yes	
High-yield Money Market	\$0.00	-	-	-	-	-	Yes tiered	

Product Description	Minimum opening deposit	Per item* allowance (debits, credits, & deposited checks)	Per item charge above allowance	Monthly maintenance fee	How to avoid maintenance fee	Paper statement fee	Interest Bearing	Notes
<b>Non-profit Account</b>	-	50	\$0.15	waived	N/A	\$5.00		*Items are defined as written checks cleared, deposited checks and deposit tickets. (RDC/ACH Deposits/Wires do not count)
Non-profit Checking	\$0.00	-	-	-	-	-	No	
Non-profit Savings	\$1.00	-	-	-	-	-	Yes	
Non-profit Money Market	\$0.00	-	-	-	-	-	Yes tiered	

**NOTES:**

America First business accounts are structured with an overall account which contains multiple products within the account i.e. savings, checking, money market. Per item allowances are based on aggregate transactions across all products within an account.

IOLTA accounts are provided at America First through use of the Non-profit account type.

## Consumer Services

Fee type	Meadows		America First	
	Fee amount	Notes	Fee amount	Notes
Account research - copies	\$0.25	per copy	\$0.00	
Account research / balancing assistance	\$25.00	per hour	\$15.00	per hour
ATM withdrawal fee	\$0.00 / varies	No cost for up to 8 ATM w/d worldwide, per month. Maximum refund of \$5 per transaction	\$0.00 / varies	\$0.00 if done at AFCU or CO-OP network ATM Varies by FI for non-network ATMs
Cashier's check	\$5.00	per item	\$0.00 / \$2.00	\$2.00 per item w/o premium checking / \$0.00 per item with premium checking
Check cashing fee (non-customer/member)	N/A		\$0.00	
Check copy	N/A		\$2.00	per check / \$4.00 same day
Check orders	varies	At cost from service provider	varies	At cost from service provider
Coin counting	N/A		varies	Free for members / 9% of transaction for non-members
Collections - domestic	\$25.00	Plus, costs from other FI	\$0.00	
Collections - foreign	\$35.00	Plus, costs from other FI	\$25.00	
Counter checks	\$0.00		\$0.00	
Deposit bags - disposable	\$10-\$35	Depending on bag type and quantity	\$5.00	per bag
Deposited item return fee	\$10.00	per item	\$0.00	
Dormant account service charge	\$5.00	Monthly fee. Account will be in dormant status after one year of inactivity	\$30.00	One-time at time of escheatment
Duplicate statement	N/A		N/A	
Early account closure	N/A		N/A	
Endorsement stamp	varies	At cost from service provider	\$20.00	per stamp if purchased through AFCU provider
FI transfer - bank to bank	\$1.75	Through online banking - Banno	\$0.00	Using ACH
Foreign currency deposit	varies	Varies based on correspondent bank	\$10.00/\$17.00	\$10 for transaction over \$1,000 OR \$17 per transaction under \$1,000
Garnishment & tax levy fee	\$75.00	Plus attorney's fees	\$0.00-\$10.00	\$5.00 - \$10.00 for garnishments depending on state / \$0.00 for levies

Fee type	Fee amount	Notes	Fee amount	Notes
Inactive account	N/A		\$2.50	Monthly, but currently not charged
IRA transfer fee	N/A		\$0.00	
Medallion stamp	N/A		\$0.00	
Membership	N/A		\$1.00	
Notary	N/A		\$0.00	
NSF fee	\$0.00		\$0.00	
Overdraft fee	\$10.00	Assessed daily on 3rd business day of continuous OD	\$25.00	Per presentment
Safe deposit box forcible entry	varies	At cost from service provider	\$50.00	
Safe Deposit box key deposit	\$10.00		N/A	
Safe deposit box rental	\$25.00-\$100.00	Depending on size / Available at select locations	\$10.00 - \$100.00	Depending on size / Available at select locations
Safe Deposit lost key replacement	N/A		\$10.00	For one key
Statements - CD Rom - monthly	\$25.00	per account	N/A	
Statements - CD Rom - yearly	\$75.00	per account	N/A	
Statements - fax/special statements	\$5.00	per account	\$5.00	
Stop payment fee	\$20.00	per item (new and renewal)	\$15.00	per request
Wire transfer - domestic incoming	\$10.00	per wire	\$10.00	per wire
Wire transfer - domestic outgoing	\$15.00	per wire	\$15.00	per wire
Wire transfer - international incoming	\$10.00	per wire	\$10.00	per wire
Wire transfer - international outgoing	\$25.00	per wire	\$30.00	per wire

## LOANS

### Consumer Loans

<b>Meadows Bank - Consumer Loans</b>					
<b>Product Description</b>	<b>Late Fee</b>	<b>Annual Fee</b>	<b>Loan Fee</b>	<b>UCC filing</b>	<b>UCC amend/termination</b>
Personal Unsecured LOC	5% of past due payment. Minimum \$25	N/A	N/A	N/A	N/A
Unsecured Personal	5% of past due payment. Minimum \$25	N/A	N/A	N/A	N/A
Auto Loan	5% of past due payment. Minimum \$25	N/A	Title Fees: \$4 - \$50	N/A	N/A
RV	5% of past due payment. Minimum \$25	N/A	Title Fees: \$4 - \$50	N/A	N/A
Share Secured Loan	5% of past due payment. Minimum \$25	N/A	N/A	N/A	N/A
<b>America First - Consumer Loans</b>					
<b>Product Description</b>	<b>Late Fee</b>	<b>Annual Fee</b>	<b>Loan Fee</b>	<b>UCC filing</b>	<b>UCC amend/termination</b>
Personal Unsecured LOC	5% of required minimum payment due. Minimum \$25	N/A	N/A	N/A	N/A
Credit Card	\$25 - \$32	\$15 on limited select card types	N/A	N/A	N/A
Unsecured Personal Loan	5% of required minimum payment due. Minimum \$25	N/A	N/A	N/A	N/A
Auto Loan	5% of required minimum payment due. Minimum \$25	N/A	\$100 processing fee; Title fees: \$4 - \$28.25	N/A	N/A

<b>Product Description</b>	<b>Late Fee</b>	<b>Annual Fee</b>	<b>Loan Fee</b>	<b>UCC filing</b>	<b>UCC amend/termination</b>
RV & Powersports	5% of required minimum payment due. Minimum \$25	N/A	Title fees: \$4 - \$28.25	\$6-\$60 if applicable - vary by state	No termination fee. Amendment fee \$6-\$60 if applicable - vary by state
Share Secured Loan	5% of required minimum payment due. Minimum \$25	N/A	N/A	N/A	N/A

## HELOC & RE Loans

Meadows Bank - HELOC & RE loans											
Product Description	Closing Fee	Title Insurance Policy	Tax Service Fee	Appraisal Fee	Vesting	Flood Determination	In-house Valuation Fee	AVM/PCR	Credit Report	Origination Fee	Processing Fee
Home Equity Line of Credit (HELOC)	\$0 - \$250	\$100 - \$2500	\$0 - \$175	\$0 - \$1000	N/A	\$10 - \$20	N/A	N/A	N/A	N/A	\$0 - \$100
America First - HELOC & RE loans											
Product Description	Closing Fee	Title Insurance Policy	Tax Service Fee	Appraisal Fee	Vesting	Flood Determination	In-house Valuation Fee	AVM/PCR	Credit Report	Origination Fee	Processing Fee
Home Equity Line of Credit (HELOC)	N/A	N/A	N/A	No fee for loans with LTV of 80% or lower / \$530 - \$620 for all others	Varies depending on loan purpose	\$13	N/A	N/A	N/A	N/A	N/A
Fixed Home Equity Loans	N/A	N/A	\$74	No fee for loans with LTV of 80% or lower / \$530- \$620 for all others	N/A	\$13	\$15	\$15	N/A	N/A	N/A
Land Loan	N/A	N/A	\$74	~\$500 - \$900*	N/A	\$9	N/A	N/A	\$155	1.00%	\$595
Conventional Mortgage Loan	N/A	N/A	\$74	~\$500 - \$900*	N/A	\$9	N/A	N/A	\$155	~0.75-0.80%**	\$595
FHA Mortgage Loan	N/A	N/A	N/A	~\$500 - \$900*	N/A	\$9	N/A	N/A	\$155	~0.75-0.80%**	\$595
VA Mortgage Loan	N/A	N/A	N/A	~\$500 - \$900*	N/A	\$9	N/A	N/A	\$155	1.00%	\$595
Construction Mortgage Loan	N/A	N/A	\$74	\$1620	N/A	\$9	N/A	N/A	\$155	1.00%	\$595

\* Depending on geographical location

\*\* Depending on loan amount

## Commercial Loans

Meadows Bank - Commercial Loans								
Product Description	Loan Origination Fee	Late Fee	Early Payment Fee	New Loan Documentation Fee	Doc. Fee Renewal with Loan Increase	Doc Fee Renewal w/o Increase	AG Loan Renewal with Increase	AG Loan Renewal w/o Increase
<b><u>Lines of Credit and Single Pay Loans</u></b>								
Revolving Line of Credit	0.75%-1.00%	5% of payment at 11th day	N/A	Officer Discretion but can range between \$250-\$1,000 depending on complexity	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A
Non-Revolving Line of Credit (Single Pay)	0.75%-1.00%	5% of payment at 11th day	N/A	Officer Discretion but can range between \$250-\$500 depending on complexity	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A
Guidance Lines of Credit	0.75%-1.00%; plus fees for individual sub notes range from 0.25%-1.00%	5% of payment at 11th day	N/A	Officer Discretion but can range between \$250-\$500 depending on complexity	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A
Unsecured RLOC	0.75%-1.00%	5% of payment at 11th day	N/A	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A
Overdraft LOC	0.50%-1.50%	5% of payment at 11th day	N/A	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A

<b>Product Description</b>	<b>Loan Origination Fee</b>	<b>Late Fee</b>	<b>Early Payment Fee</b>	<b>New Loan Documentation Fee</b>	<b>Doc. Fee Renewal with Loan Increase</b>	<b>Doc Fee Renewal w/o Increase</b>	<b>AG Loan Renewal with Increase</b>	<b>AG Loan Renewal w/o Increase</b>
Letter of Credit	2.00%	5% of payment at 11th day	N/A	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A
<b><u>Non-Real Estate Loans</u></b>								
Business Equipment Loan	0.50%-1.00% plus collateral perfection costs	5% of payment at 11th day	N/A	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A
Cash Secured Loan	0.50% - 1.00%	5% of payment at 11th day	N/A	N/A	N/A	N/A	N/A	N/A
Tenant Improvement Loan	0.50%- 1.00%	5% of payment at 11th day	N/A	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A
<b><u>Real Estate Loans</u></b>								
Owner Occupied CRE Loan (51%+ owner occ)	0.50%-1.00%	5% of payment at 11th day	Officer/ Approver Discretion; Max 10-year declining PPP; minimum-0%	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A
CRE RLOC	0.50%-1.50%	5% of payment at 11th day	N/A	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A

<b>Product Description</b>	<b>Loan Origination Fee</b>	<b>Late Fee</b>	<b>Early Payment Fee</b>	<b>New Loan Documentation Fee</b>	<b>Doc. Fee Renewal with Loan Increase</b>	<b>Doc Fee Renewal w/o Increase</b>	<b>AG Loan Renewal with Increase</b>	<b>AG Loan Renewal w/o Increase</b>
Investor CRE Loan	0.50%-1.50%	5% of payment at 11th day	Officer/Approver Discretion; Max 10-year declining PPP; minimum-0%	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A
CRE Construction Loan	1% fee on construction amount then 0.25%-0.50% perm loan fee	5% of payment at 11th day	Officer/Approver Discretion; Max 10-year declining PPP; minimum-0%; Perm Loan only	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A
CRE Lot Development Loans	1.00%-2.00%	5% of payment at 11th day	N/A-possible curtailments	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A
Vacant Land Loans	1.00%-2.00%	5% of payment at 11th day	N/A	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A
<b><u>HOA Loans</u></b>								
HOA Non-Revolving Credit Line	0.75%-1.25%	5% of payment at 11th day	N/A	All New HOA Loan are Atty prepared with the costs paid by the borrower	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A

Product Description	Loan Origination Fee	Late Fee	Early Payment Fee	New Loan Documentation Fee	Doc. Fee Renewal with Loan Increase	Doc Fee Renewal w/o Increase	AG Loan Renewal with Increase	AG Loan Renewal w/o Increase
HOA Revolving Line of Credit	0.75%-1.25%	5% of payment at 11th day	N/A	All New HOA Loan are Atty prepared with the costs paid by the borrower	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A
HOA Term Loan	0.75%-1.25%	5% of payment at 11th day	N/A	All New HOA Loan are Atty prepared with the costs paid by the borrower	Officer Discretion but can range between \$250-\$500	Officer Discretion but can range between \$250-\$500	N/A	N/A
<b>America First - Commercial Loans</b>								
Product Description	Loan Origination Fee	Late Fee	Early Payment Fee	New Loan Documentation Fee	Doc. Fee Renewal with Loan Increase	Doc Fee Renewal w/o Increase	AG Loan Renewal with Increase	AG Loan Renewal w/o Increase
<b><u>Lines of Credit and Single Pay Loans</u></b>								
Revolving Line of Credit	0.75%-1.00%	5% of payment at 11th day	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%
Non-Revolving Line of Credit (Single Pay)	0.75%-1.00%	5% of payment at 11th day	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%
Guidance Lines of Credit	0.75%-1.00%	5% of payment at 11th day	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%
Unsecured RLOC	0.75%-1.00%	5% of payment at 11th day	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%

<b>Product Description</b>	<b>Loan Origination Fee</b>	<b>Late Fee</b>	<b>Early Payment Fee</b>	<b>New Loan Documentation Fee</b>	<b>Doc. Fee Renewal with Loan Increase</b>	<b>Doc Fee Renewal w/o Increase</b>	<b>AG Loan Renewal with Increase</b>	<b>AG Loan Renewal w/o Increase</b>
Overdraft LOC	None	5% of payment at 11th day	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%
Letter of Credit	1.00%	5% of payment at 11th day	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%
<b><u>Non-Real Estate Loans</u></b>								
Business Equipment Loan	0.50% - 1.00%	5% of payment at 11th day	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%
Cash Secured Loan	0.50% - 1.00%	5% of payment at 11th day	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%
Tenant Improvement Loan	0.50% - 1.00%	5% of payment at 11th day	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%
<b><u>Real Estate Loans</u></b>								
Owner Occupied CRE Loan (51%+ owner occ)	0.50% - 1.00%	5% of payment at 11th day	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%
CRE RLOC	0.50% - 1.00%	5% of payment at 11th day	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%
Investor CRE Loan	0.50% - 1.00%	5% of payment at 11th day	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%

<b>Product Description</b>	<b>Loan Origination Fee</b>	<b>Late Fee</b>	<b>Early Payment Fee</b>	<b>New Loan Documentation Fee</b>	<b>Doc. Fee Renewal with Loan Increase</b>	<b>Doc Fee Renewal w/o Increase</b>	<b>AG Loan Renewal with Increase</b>	<b>AG Loan Renewal w/o Increase</b>
CRE Construction Loan	0.50% - 1.00%	5% of payment at 11th day	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%
CRE Lot Development Loans	0.75% - 1.50%	5% of payment at 11th day	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%
Vacant Land Loans	0.75% - 1.50%	5% of payment at 11th day	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%
<b><u>HOA Loans</u></b>								
HOA Non-Revolver Credit Line	Do not offer HOA	N/A	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%
HOA Revolver Line of Credit	Do not offer HOA	N/A	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%
HOA Term Loan	Do not offer HOA	N/A	N/A	\$250, or if over \$3 million then legal fees	\$250, or if over \$3 million then legal fees	1%	N/A or 1%	N/A or 1%

## SBA Loans

Meadows Bank - Commercial Loans								
Product Description	Loan Origination Fee	Late Fee	Early Payment Fee	New Loan Documentation Fee	Doc. Fee Renewal with Loan Increase	Doc Fee Renewal w/o Increase	AG Loan Renewal with Increase	AG Loan Renewal w/o Increase
<b><u>SBA 7a Products</u></b>								
SBA 7a Real Estate	N/A, unless construction, then a 1% fee on construction amount	5% of payment at 11th day	5%,3%,1% for loans 15 years and longer in maturity but these fees go to the SBA, not the bank/credit union.	"Packaging fee" \$1,000-\$2,500. SBA does not allow "Doc" fees	No	No	N/A	N/A
SBA 7a Non- Real Estate	Same as above	5% of payment at 11th day	None	Same as above	No	No	N/A	N/A
SBA Express - Revolving	N/A	5% of payment at 11th day	None	\$0-\$500 based on the deal	\$0-\$500 based on the deal	\$0-\$500 based on the deal	N/A	N/A
SBA Express - Term Loan	N/A	5% of payment at 11th day	None	Same as above	Same as above	Same as above	N/A	N/A
SBA Capline (WC line usually on BBC)	1% extraordinary servicing fee	5% of payment at 11th day	None	No Doc Fee	No Doc Fee	No Doc Fee	N/A	N/A

Product Description	Loan Origination Fee	Late Fee	Early Payment Fee	New Loan Documentation Fee	Doc. Fee Renewal with Loan Increase	Doc Fee Renewal w/o Increase	AG Loan Renewal with Increase	AG Loan Renewal w/o Increase
<b>504 Product</b>								
SBA 504 - 1st DOT Ground Up Construction	1% on the amount of construction plus generally a minimum 1.5% of first DOT loan amount	5% of payment at 11th day	Yes, typically a failure to convert fee of 5% on the construction loan. Then the perm will have a 5,4,3,2,1 but we can modify based on competition.	No doc fee, just the origination and construction fees.	If construction increases, then 1% of the increase is charged plus a prorated 1% annually for the additional time granted.	Prorated 1% on the loan construction amount for the additional time granted.	N/A	N/A
SBA 504 - 1st DOT Standard or with TI's	Generally, a minimum 1.5% of first DOT loan amount	5% of payment at 11th day	Yes, generally 5,4,3,2,1 but sometimes a flat 5% for 5 years or a lesser penalty if competition requires, such as 3,2,1.	No, we charge an origination fee.	Not applicable since loans are fully amortized over the maturity length.	Not applicable since loans are fully amortized over the maturity length.	N/A	N/A
SBA 504 - 2nd Ground Up Construction	1% of any amount of construction plus a \$500 Doc Fee	5% of payment at 11th day	None	\$500	\$500	\$500	N/A	N/A
SBA 504 - 2nd Only	\$500 Doc Fee	5% of payment at 11th day	None	\$500	\$500	\$500	N/A	N/A

Product Description	Loan Origination Fee	Late Fee	Early Payment Fee	New Loan Documentation Fee	Doc. Fee Renewal with Loan Increase	Doc Fee Renewal w/o Increase	AG Loan Renewal with Increase	AG Loan Renewal w/o Increase
<b><u>USDA Guaranteed Loan Products</u></b>								
USDA B&I Loans	1% fee on construction amount	5% of payment at 11th day	Yes, generally a 5,4,3,2,1 but could be a flat 5 for 5 or a declining 10-year prepayment penalty.	N/A	N/A - loan is fully amortized over the maturity	N/A - loan is fully amortized over the maturity	N/A	N/A
<b>America First - Commercial Loans</b>								
Product Description	Loan Origination Fee	Late Fee	Early Payment Fee	New Loan Documentation Fee	Doc. Fee Renewal with Loan Increase	Doc Fee Renewal w/o Increase	AG Loan Renewal with Increase	AG Loan Renewal w/o Increase
<b><u>SBA 7a Products</u></b>								
SBA 7a Real Estate	N/A, unless construction, then a 1% fee on construction amount	5% of payment at 11th day	5%,3%,1% for loans 15 years and longer in maturity but these fees go to the SBA, not the bank/credit union.	Generally \$2,500 packaging fee	None	None	Have no AG loans. None, Aggregate	Have no AG loans. None, Aggregate
SBA 7a Non- Real Estate	Same as above	5% of payment at 11th day	None	Generally \$2,500 packaging fee	None	None	None, Aggregate	None, Aggregate
SBA Express - Revolving	N/A	5% of payment at 11th day	None	\$1,000 - \$2,500 packaging fee	None	None	None, Aggregate	None, Aggregate
SBA Express - Term Loan	N/A	5% of payment at 11th day	None	\$1,000 - \$2,500 packaging fee	None	None	None, Aggregate	None, Aggregate
SBA Capline (WC line usually on BBC)	1% extraordinary servicing fee	5% of payment at 11th day	None	None	None	None	None, Aggregate	None, Aggregate

<b>Product Description</b>	<b>Loan Origination Fee</b>	<b>Late Fee</b>	<b>Early Payment Fee</b>	<b>New Loan Documentation Fee</b>	<b>Doc. Fee Renewal with Loan Increase</b>	<b>Doc Fee Renewal w/o Increase</b>	<b>AG Loan Renewal with Increase</b>	<b>AG Loan Renewal w/o Increase</b>
<b><u>504 Product</u></b>								
SBA 504 - 1st DOT Ground Up Construction	1% on the amount of construction plus generally a minimum 1.5% of first DOT loan amount	5% of payment at 11th day	None	No doc fee, just the origination and construction fees	0.50% to 1% of loan amount	0.50% to 1% of loan amount	0.50% to 1% of loan amount	0.50% to 1% of loan amount
SBA 504 - 1st DOT Standard or with TI's	Generally a minimum 1.5% of first DOT loan amount	5% of payment at 11th day	None	No doc fee, just the origination fee	0.50% to 1% of loan amount	0.50% to 1% of loan amount	0.50% to 1% of loan amount	0.50% to 1% of loan amount
SBA 504 - 2nd Ground Up Construction	1% of any amount of construction plus a \$500 Doc Fee	5% of payment at 11th day	None	None	None	None	None	None
SBA 504 - 2nd Only	\$500 Doc Fee	5% of payment at 11th day	None	None	None	None	None	None
<b><u>USDA Guaranteed Loan Products</u></b>								
USDA B&I Loans	1% fee on construction amount	5% of payment at 11th day	None	N/A	N/A	N/A	N/A	N/A