

EMPLOYEE DISCOUNTS AND PREMIUMS ON FIRSTTRUST BANKING SERVICES

Eligibility

Full-Time, Part-Time, Peak-Time, Temporary and Retired employees of Firsttrust Bank, its subsidiaries and affiliate companies.

Firsttrust Bank may add, change or rescind any of the benefits contained herein, and all benefits further are subject to availability at Firsttrust Bank.

Credit Products

- Free online banking and bill pay
- Firsttrust Platinum Rewards Employee Credit Card
- Discounted APR of WSJ Prime + 1.74%
- 1.25 Points earned per \$1 spent
- No annual fee
- 0% Introductory Rate for Balance Transfers for the first 9 months (9 months refers to the 1st 9 billing cycles)
- Visa benefits
- 24/7 Support: Live Person Online

Deposit Products

- Three Employee Checking accounts (AT 1053) with no monthly maintenance fee and interest on all balances
- Two Employee Savings account (AT 0053) with no minimum balance or service charge; APY on all balances equivalent to Basic Savings highest tier
- No annual fee VISA* debit card
- Free Checks (Wallet, Duplicate, Top or End Stub Styles) purchased through Firsttrust's provider; free woodcuts, lettering, bylines, or design paper. Employees receive a 30% discount on leather covers
- Up to \$12 per month for local STARSM ATM surcharges automatically credited at the end of your statement period **for checking transactions only**
- Free truncated statements, with optional imaging statements (Online statement delivery encouraged but not required)
- Free online banking and bill pay
- Firsttrust Discretionary Overdraft Privilege service

Consumer Loan Products

- Additional .25% off stated annual percentage rate on fixed-rate Home Equity loans (subject to qualification criteria)
- No closing costs (Title Insurance, if applicable, will be at the employee's expense)
- Home Equity Line of Credit at WSJ Prime minus 1% for life of employment; 3% floor (limited to one per employee)
- Line of Credit fee waived
- Satisfaction Fee
 - Waived if loan is paid in full
 - Waived if loan is Firsttrust refinance *with minimum \$10,000 new money*
 - Assessed at Firsttrust cost with no money or non-Firsttrust refinance

Mortgage Fee Discounts

- At closing, the employee will receive a credit of \$500 toward loan costs and fees
- Firsttrust will discount the normal underwriting fee up to \$250

All loans will be subject to Dannie Mae/Investor criteria and are only eligible for owner occupied principal residences. Secondary Homes and Investment properties are excluded from this benefit.

Available Mortgages include:

- 30-25-20-15-10 Year fixed Conforming Loan \$417,000 and below
- 30-15 fixed rate jumbos
- 3/1 5/1 7/1 adjustable rate mortgage
- FHA/VA
- PHFA

Please contact the Mortgage Department for rates and a detailed estimate of all closing costs.

Non-Deposit Investments

Mutual fund investments available from Firsttrust Financial Resources with reduced transaction fees. Contact any Firsttrust Branch to set up a free financial consultation!

Employee Accounts

All account information will be kept in the strictest of confidence. Account information will only be available to authorized employees. Unauthorized access could result in corrective action up to and including termination of employment without further notice.

Fees Not Assessed to Employee

- Safe Deposit Box (free standard size or equal value credit)
- Official Checks
- Money Orders
- Overdraft Transfers
- Stop Payment Requests
- Verification of Deposits
- Reissued VISA Check Card
- Wire Transfers

Overdrafts

We encourage our employees to become customers of Firsttrust. Employees with an account at Firsttrust will be granted discretionary Overdraft Privilege on one account just like any other customer. Employees will receive information on this program from the branch when establishing their new checking account. Employees are expected to maintain high standards in managing their checking accounts. It is a standard that we hold for our customers, as well.

Overdrafts may be created by check, ACH, in-person withdrawal, ATM withdrawal, debit card, or other electronic means.

The term "overdraft" includes

- Checks or ACH clearing employee checking accounts prior to payday that are drawn against the payroll deposit.
- Insufficient funds (NSF) that are then covered by a deposit or transfer prior to the morning return item deadline.
- Authorized ACH direct debit items that are placed in a suspense account due to NSF.
- NSF condition of any deposit account titled to an employee, not just the payroll account.
- Note only one designated account will have overdraft privilege.

One overdraft fee (NSF) on the account designated for overdraft privilege per year will be waived.

Employees are expected to correct any overdraft conditions immediately. Overdrafts caused by checks and ACH that are not corrected by 10:30 am will be returned and not paid. Exceptions must be approved by EVP level department head and the SVP of the Human Resources Department. Any negative balance must be corrected within 15 days or Human Resources will contact the employee. If the situation is not corrected the employee will lose overdraft privilege. Ongoing issues of appropriately managing any employee account will result in further corrective action up to and including termination of employment. Further information can be found on Firsttrust intranet.