



## IMPORTANT NOTICE - FEE CHANGES

Effective January 1, 2024 the following fee changes will take effect.

Checking/Savings Products	Type of Fee	Current Fee	Fee Change (Effective January 1)
Business Checking (Sole Proprietor) Free Checking MarketRate Checking <sup>SM</sup> Premium Checking <sup>SM</sup>	Courtesy Pay Fee	\$30.00 per item	<b>\$20.00 per item</b>
All Checking Accounts	Overdraft Protection from Savings	\$2.00	<b>FREE</b>
Free Checking SmartStart Checking <sup>SM</sup>	Insufficient Funds	\$10.00 per presentment	<b>FREE</b>
Business Checking (Sole Proprietor)	Insufficient Funds	\$30.00 per presentment	<b>FREE</b>
All Savings and Checking Accounts	ATM Out-Of-Network Inquiry Fee	\$1.00 per transaction	<b>FREE</b>
	Copies: ACH Entries/Personal Checks	\$3.00 per copy	<b>FREE</b>
	Copies: Statements (including printouts) and other credit union items	\$5.00 per copy	<b>FREE</b>

The daily limit on Courtesy Pay Fees is as specified in the separate Fee Schedule. Please see below for changes.

## FEE SCHEDULE

	Current	Revised Effective January 1
<b>Courtesy Pay Fee</b> (Superscript no. 7)	Subject to a maximum of <b>three (3)</b> Courtesy Pay Fees per day. Courtesy Pay Fees will be waived on transactions that use \$5.00 or less of courtesy pay per transaction.	Subject to a maximum of <b>two (2)</b> Courtesy Pay Fees per day. Courtesy Pay Fees will be waived on transactions that use <b>\$10.00 or less</b> of courtesy pay per transaction.