NOTICE OF CHANGE

Fees & Charges

We offer products and services with low or no fees. The fees we do charge are in place to ensure our membership is being served well, while covering costs. The following changes will be effective **December 1, 2023**:

Fees	Fliminated	or Reduced
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	Current	New
Check Copies	\$2 – 2 free per statement	FREE
Courtesy Pay	No more than 4 fees per day	No more than 3 fees per day
Early Withdrawal Super Saver & Youth Super Saver	\$15 — 2 free per year; 4 free on Youth Super Saver	Unlimited FREE withdrawals through Digital Banking; otherwise, no change
Medallion Stamp	\$25	FREE by appointment only at select branches
Return Deposited Item	\$15; \$25 for deposited or cashed check on account with same ownership or on loan payment	FREE unless deposited or cashed on account with same ownership or loan payment, which is still \$25
Temporary Checks	\$2 two pages, 4 checks per page	FREE up to 2 pages per calendar year
Visa Cash Advance or Balance Transfer	3% or \$10 fee, whichever is greater	3% of transaction amount; \$10 fee eliminated

rees Changed		
	Current	New
Deposit Adjustments	\$2.50	\$5
Legal Action	\$50	\$75
Paper Statements	\$0	\$5 (exceptions may apply)
Special Delivery Card/ PIN	At cost	\$25 domestic; international at cost
Stop Payment	\$10 checks & Bill Pay	\$15 checks, Bill Pay & ACH
Wire Transfer	\$15 domestic \$30 international	\$25 domestic \$40 international

