

NOTICE OF FEE CHANGES...EFFECTIVE DECEMBER 1, 2015

Inactive Fee \$5.00 per month

The fee will be charged if a member's account meets the criteria listed below:

- No owner-generated activity for more than a year.
- Balance is less than \$100.00 in each applicable account and/or account suffix which may include Christmas Club, Share Draft, Special Deposit Account, and Share Account.
- If a member has two or more separate account numbers, and one or more of the accounts are inactive and meet the above criteria, those accounts will be charged the inactive Account Fee.

The fee will not be charged if a member has other products associated with the inactive account such as Certificate of Deposit (CD's), IRA's, Accumulation Accounts, VISA, or Safe Deposit Boxes.

Questions you may have:

1. How do I avoid the fee being charged?

- Perform member initiated activity on the account
- Make a deposit to increase the account balance equal to or greater than \$100.00
- Transfer the inactive account balance to an active account
- Close the inactive account

2. Why is the fee being charged?

- The reason is due to the high cost of maintaining low balance inactive accounts.

If you do have an inactive account, please start to use your account again to take advantage of the great products and services the credit union has to offer.