



NOTICE OF CHANGE

TRUTH-IN-SAVINGS DISCLOSURE FOR SHARES- FEE SCHEDULE CHANGES THE ELECTROINC FUNDS TRANSFER AGREEMENT AND DISCLOSURE –FEE CHANGES COURTESY PAY AGREEMENT-FEE CHANGES

Effective: July 1, 2019

The following information amends the Truth-In-Savings Disclosure for Shares, the Electronic Funds Transfer Agreement and Disclosure and the Courtesy Pay Agreement that was previously provided to you:

The following fees have been updated in the Fee Schedule located in the Truth-In-Savings Disclosure for Shares under General Fees and Checking Account Fees:

- **Account Reconciliation - \$20/Hour (minimum 1 hour)**
- **Account Research - \$20/Hour (minimum 1 hour)**
- **Check Printing Charges- Varies**
- **Courtesy Pay - \$30/Presentation**
- **Deposit Item Return - \$30/Presentation**
- **Non-member Check Cashing (on-us checks) -\$5/Per check**
- **NSF - \$30/Presentation**
- **Returned Item - \$30/Presentation**
- **Stop Payment – For Checks (Drafts) \$30/Request, For ACH \$30/Presentation**

The following fees have been changed in the EFT Agreement and Disclosure under section 4. FEES AND CHARGES parts a-g:

- **Nonsufficient funds fee - \$30/Presentation**

The following fees have been changed in the Courtesy Pay Agreement:

- **Courtesy Pay - \$30/Presentation**
- **Nonsufficient funds fee - \$30/Presentation**

The fees in the Truth-In-Savings Disclosure (Agreement) for Shares, the Electronic Funds Transfer Agreement and Disclosure and the Courtesy Pay Agreement have been changed as described above. Please keep a copy of this Notice with these Agreements. Except as set forth in this Notice, the Agreements are unaffected and shall continue in full force and effect in accordance with their terms. If there is a conflict between this Notice and any of the Agreements, the terms of this Notice will prevail.