



# Notice of Change

We're updating our Membership Agreement & Disclosure. We're making these updates to clarify our terms, ensuring you're made aware of important information, and to offer the best to our membership. Here's what's changing:

## **Change to how Courtesy Pay limits are calculated, which will allow members the most coverage possible.**

Courtesy Pay limits are:

- \$100 limit; if there are no electronic direct deposits through ACH or payroll direct deposit

Higher limits may be assigned based on if the account receives an electronic direct deposit through ACH or payroll direct deposit. The Courtesy Pay limit is based on the amount of the highest direct deposit received in the last 35 days.

Courtesy Pay limit	Minimum Electronic Deposit
\$300	\$300 - \$499
\$500	\$500 - \$749
\$700	\$750 - \$999
\$900	\$1000 - \$1299
\$1100	\$1300 - \$1599
\$1300	\$1600 - \$1899
\$1500	\$1900 - \$2199
\$1700	\$2200 - \$2499
\$2000	\$2500 - \$2999
\$2500	\$3000+

## **Effective November 15, 2019, account closing information will be as follows:**

The Credit Union at its sole discretion may close an account at any time and remit the balance to you at the last address on file. Closure of an account will not affect the obligation to pay any outstanding balances or charges owed

Accrued dividends less than \$10 may be forfeited if the Credit Union closes your account

If you have any questions or concerns regarding these changes, we'd be happy to speak with you. Please feel free to call us during regular business hours at 800.866.6474.