



## NOTICE OF CHANGE – Fees & Charges

We're pleased to offer products and services with low fees – or in many cases, free. The fees we do charge are in place to ensure our membership is being served well, while ensuring costs are covered.

After a review of our fee structure, the following changes will take place effective **August 15, 2021**:

<b>ATM surcharge</b>	Going from \$1.50 to \$2 for use of ATMs not owned by the Credit Union or part of the 30,000 surcharge-free CO-OP ATM Network
<b>Coin deposit</b>	5% of redeemed amount
<b>DMV services</b>	Going from \$35 to \$50 on complex title transfers, lease buyouts, private party and out-of-state sales
<b>Home Equity Loan or Line demand</b>	Going from \$30 to \$40
<b>Home Equity Loan or Line demand update</b>	Going from \$15 to \$20
<b>Home Equity Loan or Line Subordination</b>	Going from \$200 to \$250
<b>Inactive account</b> after 12 months of no activity on all accounts under a single membership number; excluding members under 18 years of age	Remains \$5 per month; now also being charged on IRAs or Certificates with < \$250, and on accounts with an inactive Visa or Line of Credit
<b>Payment by phone</b>	Going from \$10 to \$12.50
<b>Safe Deposit Box</b> any locksmith fees associated with the box are at the member's expense	Increases upon annual term renewal: 3x5" \$0 to \$50 5x5" \$20 to \$75 3x10" \$30 to \$125 5x10" \$40 to \$150 10x10" \$65 to \$175
<b>Verification of Mortgage (VOM)</b>	Going from \$0 to \$15