

# Notice of Change in Terms



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In conjunction with the conversion of former White Crown Federal Credit Union member accounts to the Colorado Credit Union ("CCU") data processing system, CCU is amending the accounts and services agreements you have with White Crown Federal Credit Union to transition them to standard CCU terms and conditions. The following Notice of Change in Terms outlines the material changes in the account and service terms and conditions of your agreements.

**Fees.** Effective 02/01/2023, some fees applicable to your accounts and services will be changed. The following fees related to opening, closing, or using your accounts have changed:

<b>Revised Fees</b>	
Holiday club early withdrawal	\$10.00
Overdraft transfer	\$3.00 (free online)
Copy of share draft	\$3.00 (free online)
Stop payment	\$25.00
Temporary checks	\$2.00 per 4 checks
Rush card replacement	\$35.00
Replacement card	\$15.00
Empty ATM deposit	\$30.00
Bad address	\$10.00 per month
Returned deposited item ( <i>same member</i> )	\$34.00
Inactive account ( <i>12 months inactive, balance under \$500, owner over 17</i> )	\$5.00 per month
Visa gift card	\$3.50 per card
Loan subordination	\$100.00
Money market service fee ( <i>balance below \$2,500</i> )	\$10.00 per month
<b>New Fees</b>	
Premier checking service fee ( <i>balance below \$2,000</i> )	\$4.00 per month
Overdrawn account ( <i>each day overdrawn after 5 days</i> )	\$5.00 per day
Cash advance on Visa classic credit card	\$25.00 per advance
Cash advance for Visa Platinum credit card	\$10.00 or 3.0% of advance amount (whichever is more), maximum \$75.00
Returned Visa payment	\$30.00
Foreign wire outgoing	\$50.00
Foreign item sent for collection	\$25.00 per item
Alacriti loan payment by phone/branch	\$8.00
Alacriti loan payment via web	\$4.95
International transaction fee* ( <i>debit and credit</i> )	1.0% of transaction amount
Shared branch deposit ( <i>per item if more than 15 items</i> )	\$0.20 per item
*Applies to any transaction conducted in a foreign country or with a merchant located in a foreign country, even if the transaction is initiated from within the U.S. A complete list of CCU's fees and charges is contained on the attached Schedule of Service Charges. This Schedule will become effective on the effective date shown above.	

**Electronic Funds Transfer Services** Effective 02/01/2023, the White Crown Credit Union Electronic Funds Transfers Agreement and Disclosure is amended and replaced by the Electronic Funds Transfer Terms contained in the CCU Member Service Agreement.

The material changes of the electronic funds transfer services of CCU are as follows:

**Home Banking.** The CCU Home Banking service will offer more features than it did before. You will now be able to

- transfer among all of your accounts including your loans
- make bill payments to a pension or business payee and review, change, or cancel scheduled payments
- Request stop payment orders on your checking account
- Communicate with the credit union using email

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The Home Banking service, including bill payment service, stop payment requests, and email will be governed by Part III, Electronic Funds Transfers, of the Member Service Agreement of CCU, in addition to the terms and conditions of each of the services. Transactions involving your loan accounts will also be subject to the applicable loan agreement.

**Automated Teller Machine (ATM) or Debit Card.** The ATM and Debit Card services will change as follows: You will continue to use your White Crown ATM or Debit Mastercard through February 1, 2023. Your card will be replaced by a Colorado Credit Union debit card. We will begin issuing the new Visa debit cards in December 2022, but they will not be eligible for activation until February 2, 2023. Your Visa Debit card will have a limit of \$2,500 per day for ATM cash withdrawals and \$2,500 per day for point of sale (POS) transactions. Complete terms are included in the enclosed EFT disclosures.

**Contact Information For Lost or Stolen Cards or Unauthorized Access and EFT Billing Errors.** Effective 02/01/2023, the new contact information for notifying the Credit Union of a lost or stolen card is 800-264-5578. Unauthorized electronic funds transfer or EFT billing errors is as follows: Call: 303-978-2274 or toll free at 800-828-2274, or write to us at: Colorado Credit Union, PO Box 270010, Littleton, CO 80127-0001.

**Membership and Account Agreement.** Effective 02/01/2023, the White Crown Membership and Account Agreement governing your deposit accounts will be amended and replaced with the terms and conditions of the CCU Member Service Agreement, including Electronic Funds Transfer Terms and Funds Availability Policy. The CCU Member Service Agreement is available online at [ccu.org](http://ccu.org) or on request at any time.

**Funds Availability Policy.** Effective 02/01/2023 the White Crown funds availability policy is replaced with the enclosed "Funds Availability of Deposits" disclosure.

**Privacy Policy.** Effective 02/01/2023 the White Crown Privacy Policy will be amended and replaced with the enclosed "Our Privacy Notice". There are no material changes in the terms, conditions or privacy protection practices affecting your account information.

**Deposit Accounts.** Effective 02/01/2023 your White Crown Deposit Accounts will be converted to the comparable CCU Deposit Account as shown below.

White Crown	Colorado Credit Union
Primary Share	Main Share Savings Account
Money Market	Money Market
Extra Savings	Other Share
IRA Share	IRA Share
IRA Share	Roth IRA Share
Kirby Kangaroo	Kirby Kangaroo
Teen Share	Teen Share
Additional Savings	Other Share
Draft Checking	Checking
Christmas Club	Holiday Club
6M Certificate	6 Month Certificate
1Y Certificate	12 Month Certificate
2Y Certificate	24 Month Certificate
3Y Certificate	36 Month Certificate
5Y Certificate	60 Month Certificate
1Y IRA Share Certificate	12 Month IRA Share Certificate
2Y IRA Share Certificate	24 Month IRA Share Certificate
3Y IRA Share Certificate	36 Month IRA Share Certificate
5Y IRA Share Certificate	60 Month IRA Share Certificate
1Y Roth IRA Share Certificate	12 Month Roth IRA Share Certificate
2Y Roth IRA Share Certificate	24 Month Roth IRA Share Certificate
3Y Roth IRA Share Certificate	36 Month Roth IRA Share Certificate
5Y Roth IRA Share Certificate	60 Month Roth IRA Share Certificate
Life Savings	Life Savings

**Truth in Savings.** Your accounts at CCU are subject to the additional terms, conditions, and disclosures set forth in "Our Rates and Service Charges" that is enclosed with this Notice.

## Our Electronic Funds Transfer Terms

“Our Electronic Funds Transfer Terms” explains your and our rights and responsibilities concerning electronic fund transfer (EFT) debits from and credits to the accounts you have with us. EFTs are electronically initiated transfers of money involving an account with us and multiple access options, including online banking, direct deposits, automated teller machines (ATMs), Visa Debit Card (Card), and Telephone Banking services.

### 1. EFT Services

#### a. Automated Teller Machines

You may use your Card and personal identification number (PIN) at Automated Teller Machines (ATMs) of the Credit Union, VISA, COOP, Pulse, Plus, or Cirrus and such other machines or facilities as we may designate. At the present time, you may use your Card to:

- Withdraw cash from the checking or savings account with us.
- Make deposits to the checking or savings account.
- Transfer funds between the checking and savings accounts.
- Inquire on balances of the checking and savings accounts.

#### b. Direct Deposit

On the instruction of (i) your employer, (ii) the Treasury Department, or (iii) other financial institutions, we will accept direct deposits by EFT of your paycheck or of federal recurring payments, such as Social Security.

#### c. Preauthorized Debits

You may make direct withdrawals by EFT from the checking or regular savings account you have with us to a particular person or company, at least periodically, which you have arranged with that person or company, provided you have enough funds in the account with us to cover the payment.

#### d. Telephone Banking

If we approve your application for telephone access to the accounts you have with us under Telephone Banking, you may use a telephone to access the account with us and conduct EFTs by calling toll free at 800-368-6890. You must use your PIN along with your account number to access the accounts. At the present time you may use Telephone Banking to:

- Obtain balance information on the checking and savings accounts with us.
- Transfer funds between these same accounts.
- Make loan payments from the savings or checking account.

#### e. Online Banking

If we approve your application for online banking, you may use a personal computer to access the accounts. For this service, you will need a personal computer with internet access. The address for online banking services is [www.ccu.org](http://www.ccu.org). You may select a password. You must use your password along with your account number to access the accounts. You are responsible for the installation, maintenance, and operation of your computer and software. We will not be responsible for any errors or failures involving any telephone service, internet service provider, your software installation or your computer. At the present time, you may use online banking to:

- Transfer funds between the checking and savings accounts with us.
- Obtain transaction history related to these same accounts.
- Make loan payments from any checking or savings account to a loan account with us.
- Inquire on balances on the accounts.
- Transfer funds to accounts outside the Credit Union.

- Initiate a cashier's check.
- Change your street address or account password.
- Access our Skip-A-Pay service.
- Make payments to merchants (payees) using Bill Pay.

Transactions involving the accounts you have with us are addressed by the MSA, whereas transactions involving a loan are addressed by the applicable loan agreement(s).

#### f. Bill Pay

You may use the Bill Pay service (accessed through online banking or Mobile Banking) to make payments to third parties. Use of the Bill Pay service requires enrollment in online banking and agreement to the Bill Pay service terms and conditions. You may use the Bill Pay service to:

- Make loan payments from any checking account to a loan account with us.
- Make payments from any checking account to another financial institution.
- Pay bills from any checking account with us.
- Transfer funds to other people using the account to account (A2A) or person to person (P2P) transfer feature.

Please note that if payment to a payee is made by check, the check may be processed and debited from your account before the scheduled payment date.

#### g. Mobile Banking

Mobile Banking is a personal financial information management service that allows you to access account information, make payments to merchants who have previously consented to accept payments through our online banking service and make such other transactions as described in the Online Banking Service Agreement using compatible and supported mobile phones and wireless devices (“Wireless Device”). You agree and understand that the Mobile Banking service may not be accessible or may have limited utility over some mobile telephone networks, such as while roaming. The services that you may access through Mobile Banking are the same account and service transactions available through online banking. When you register for Mobile Banking, the designated accounts and bill payment payees linked to the account through online banking will be accessible through Mobile Banking. You may access the accounts through Mobile Banking to:

- Transfer funds between the checking and savings accounts.
- Obtain transaction history on the accounts.
- Make payments from the checking or savings account to a loan account at CCU.
- Inquire on balances on the accounts.

For all mobile check deposits, you must endorse the original paper check with your name and write: “FOR COLORADO CREDIT UNION MOBILE DEPOSIT ONLY” in the endorsement area. If you fail to provide this endorsement, we may refuse the deposit and return it to you. You agree to indemnify the Credit Union from any liability or loss to the Credit Union arising from the payment of the original paper check without such required endorsement.

#### h. Visa Debit Card

You may use your Visa Debit Card to purchase goods and services any place Visa is honored by participating merchants and merchants accepting the Card and PIN at point of sale (POS) terminals. Funds to cover your Card purchases will be deducted from the checking account. If the balance in the account is not sufficient to pay the transaction amount, we may treat the transaction as an overdraft request pursuant to any overdraft protection plan, or we may terminate all services under the MSA.

Some merchants may permit you to initiate debit and bill payment transactions with your card using either the Visa network or another network shown on your card, such as the Pulse network. We will honor your debit transactions processed by any of these networks. Depending on our authorization protocols and network availability, transactions processed over other networks may or may not require you to use your PIN to validate a transaction. Generally, you enter your card number or swipe your card and provide or enter a PIN. You may instead be asked to sign a receipt or payment authorization. Provisions applicable only to Visa transactions (such as Visa's zero liability protections) will not apply to non-Visa debit transactions and the liability rules for other EFTs in the section titled "Member Liability" will apply.

#### **i. Electronic Check Transaction**

You may authorize a merchant or other payee to make a one-time electronic payment from the checking account using information from your check to pay for purchases, pay bills or pay other obligations ("Electronic Check Transactions"). You agree that your authorization for an electronic check transaction occurs when you initiate such a transaction after receiving any required notice regarding the merchant's right to process the transaction or payment, including any written sign provided by the merchant at the time of your transaction. All terms governing electronic funds transfer services will apply to Electronic Check Transactions, except the \$50 and \$500 limits of liability for unauthorized transactions in Section 4 (Member Liability) of this disclosure. You remain responsible for notifying us of any unauthorized electronic check transaction shown on your statement.

## **2. Service Limitations**

### **a. Automated Teller Machines**

**1) Withdrawals.** Cash withdrawals from ATMs can be made as often as you like. You may withdraw up to \$2,500 (if there are sufficient funds in the account) per business day. For purposes of determining whether you have reached the daily limit, a day ends at midnight. Friday, Saturday, Sunday, and holidays are considered as one business day for the purposes of this limit.

### **b. Telephone Banking Service**

The accounts with us can be accessed under Telephone Banking via a touchtone telephone only. Not all push button phones are touchtone. Converters may be purchased for pulse and rotary dial phones. Telephone Banking will be available for your convenience seven (7) days a week. This service may be interrupted for a short time each day for data processing. If you call during this time, you will hear a message directing you to call back. There are no limits to the number of inquiries, transfers or withdrawal requests you may make in any one day. No transfer or withdrawal may exceed the funds available in an account with us. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance or otherwise require us to increase our required reserve on the account.

### **c. Online Banking Service**

**1) Transfers.** You may make funds transfers to the accounts with us, or other accounts you authorize, as often as you like. Bill Pay transactions may not exceed \$9,999.99 per transaction. You may transfer or withdraw up to the available balance in the account or available credit line at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance or otherwise require us to increase our required reserve on the account.

**2) Account Information.** Account balance and transaction history information may be limited to recent account information. The availability of funds for transfer or withdrawal may be limited, due to the processing time for ATM transactions and our Funds Availability of Deposits disclosure.

**3) E-Mail and Stop Payment Requests.** We may not immediately receive e-mail communications that you send and we will not take action based on e-mail requests until we actually receive your message and have a reasonable opportunity to act. Any stop payment request you transmit electronically is deemed to be a verbal request and will expire in fourteen (14) days unless confirmed in writing as addressed in the MSA. Contact us immediately regarding an unauthorized transaction or stop payment request.

### **d. Bill Pay A2A and P2P Transactions**

For A2A and P2P transfers, limits will be set at the time you use the service and will be disclosed to you prior to your use of the service.

### **d. Zelle Transactions**

For Zelle transactions, limits will be set at the time you use the service, will be disclosed to you prior to your use of the service, and are subject to separate terms and conditions.

### **e. Mobile Banking**

Mobile Banking transactions are limited to \$10,000 each. You are fully responsible for understanding how to use Mobile Banking before you actually do so, and you must use Mobile Banking in accordance with any use or operational instructions posted on our web site. You are also responsible for your use of your Wireless Device and the Mobile Banking Service software provided to you. If you authorize the use of biometric login (for example, fingerprint or retinal scan) for Mobile Banking, the service may be accessed using any biometric login recognized by your wireless device, even if it is not your own. If you have permitted another person to use their own biometrics to authorize activity on your wireless device, their biometrics will also gain access to Mobile Banking if you have authorized biometric login. We will not be liable to you for any losses caused by your failure to properly use Mobile Banking, the Software or your Wireless Device. You may experience technical or other difficulties related to Mobile Banking that may result in loss of data, personalization settings or other Mobile Banking interruptions. We assume no responsibility for the timeliness, deletion, misdelivery or failure to store any user data, communications or personalization settings in connection with your use of Mobile Banking. We assume no responsibility for the operation, security, or functionality of any Wireless Device or mobile network that you utilize to access Mobile Banking. Financial information shown on Mobile Banking reflects the most recent account information available through Mobile Banking, and may not be current. You agree that we are not liable for delays in updating account information accessed through Mobile Banking. We are not responsible for any actions you take based on information accessed through the Mobile Banking app that is not current. If you need the most current account information, you agree to contact us directly.

### **f. Visa Debit Card**

There is no limit on the number of Visa Debit Card purchase transactions you may make during a statement period. Visa purchases are limited to the balance available in an account. In addition, you may not make more than \$2,500 in purchases in one day. We reserve the right to refuse any transaction that would draw upon insufficient funds or require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. You are solely responsible for any disputes you may have with merchandise or services received using the Visa Debit Card. We are not responsible for any damages, liability or settlement resolution as a result of the misrepresentation of quality, price, or warranty of goods or services by a merchant.

The use of a Card and Account with us are subject to the following conditions:

**1) Ownership of Cards.** Any Card or other device that we supply to you is our property and must be immediately returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, according to instructions. The Card may be repossessed at any time at our sole

discretion without demand or notice. You cannot transfer the Card or Account to another person.

**2) Honoring the Card.** Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to the account with us in lieu of a cash refund. You may not use the Card for any illegal or unlawful transaction. We may refuse to authorize any transaction that we believe may be illegal or unlawful.

**2) Visa Account Updater Service.** The account you have with us is automatically enrolled in the Visa Account Updater Service (VAU). The service is provided as a benefit in order to facilitate uninterrupted processing of recurring charges you have authorized. Under the VAU service, if you have authorized a participating merchant to bill your Card for recurring payments, your new Card number and expiration date will automatically be sent to that merchant if we change your Card number (i.e. when replacing a lost or stolen Card). Card numbers are only supplied to merchants who participate in the VAU service. Because not all merchants participate in the VAU service, you should still notify each merchant when your Card number changes in order to permit recurring payments to continue to be charged to the account. You may opt out of the VAU service at any time by calling us at 303-978-2274 or toll free at 800-828-2274.

**4) Currency Conversion; International Transaction Fee.** Purchases and withdrawals made in foreign countries will be billed to you in U.S. dollars. The currency conversion rate for international transactions, as established by Visa International, Inc., is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. In addition, you will be charged an International Transaction Fee as set forth in "Our Rates & Service Charges" for any card transaction at a location in a foreign country or with a merchant located in a foreign country even if you initiate the transaction from within the United States.

### 3. Security of Personal Identification Number

The Personal Identification Number (PIN) is established for your security purposes. The PIN is confidential and should not be disclosed to third parties or recorded. You are responsible for safekeeping your PIN. You agree not to disclose or otherwise make your PIN available to anyone not authorized to sign on the accounts with us. If you authorize anyone to have or use your PIN, that authority will continue until you specifically revoke such authority by notifying us. You understand that person may use online banking, online services or debit card to review all of your account information and make account transactions. Therefore, we are entitled to act on transaction instructions received using your PIN and you agree that the use of your PIN will have the same effect as your signature in authorizing transactions.

If you authorize anyone to use your PIN in any manner, that authority will be considered unlimited in amount and manner until you specifically revoke such authority by notifying us and changing your PIN immediately. You are responsible for any transactions made by such persons until you notify us that transactions and access by that person are no longer authorized and your PIN is changed. If you fail to maintain or change the security of these PINs and we suffer a loss, we may terminate your electronic fund transfer and account services immediately.

### 4. Member Liability

You are responsible for all transfers you authorize using your EFT services as explained in this disclosure, which is part of the MSA. If you permit other persons to use an EFT service, Card or PIN, you are responsible for any transactions they authorize or conduct on any of the accounts you have with us. However, tell us at once if you believe anyone has used the account, Card or PIN and

accessed the accounts with us without your authority, or if you believe an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. For Visa Debit Card purchase transactions, if you notify us of your lost or stolen card, you will not be liable for any losses, provided you were not negligent or fraudulent in handling the Card and you provide us with a written statement regarding your unauthorized Card claim, otherwise the following liability limits will apply. For all other EFT transactions except Electronic Check Transactions, if you tell us within two (2) business days, you can lose no more than \$50 if someone accessed the account with us without your permission. If you do not tell us within two (2) business days after you learn of the unauthorized use of the account or EFT service, and we can prove that we could have stopped someone from accessing the account without your permission if you had told us, you could lose as much as \$500. In no event will you be liable for more than \$50 for unauthorized withdrawals from a line of credit account.

Also, if your statement shows EFTs that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed or accessible to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. If you believe that someone has used the Card or PIN without your permission or you have lost your Card, call: 303-978-2274 or toll free at 800-828-2274, or write to us at: Colorado Credit Union, PO Box 270010, Littleton, CO 80127-0001.

### 5. Business Days

Our business days are Monday through Friday. Holidays are not included.

### 6. Charges for EFT Services

There are certain charges for EFT services, as described on the Our Rates & Service Charges disclosure. We reserve the right to impose service charges at a future date after we give you notice of such changes as required by law. If you request a transfer or check withdrawal from your personal line of credit account, such transactions may be subject to charges under the terms and conditions of your loan agreement. If you use an ATM that is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from the account with us if you elect to complete the transaction.

### 7. Right to Receive Documentation

#### a. Periodic Statements

All EFT transactions will be recorded on your periodic statement. You will receive a statement at least once every quarter. If you have an EFT transaction, you will receive a statement monthly.

#### b. Preauthorized Credits

If you have a direct deposit made to the account at least once every sixty (60) days from the same source and you do not receive a receipt (such as a pay stub), you can use Telephone Banking or online banking or you can call us at 303-978-2274 or toll free at 800-828-2274 to find out whether or not the deposit has been made.

#### c. Terminal Receipt

You may get a receipt at the time you make any transaction of more than \$15 using an ATM, POS terminal or Visa Debit Card.

### 8. Account Information Disclosure

We will maintain the confidentiality and privacy of your information in accordance with our Privacy Notice. We will disclose information to third parties about the account or the transfers you make in the following circumstances:

- As necessary to complete transfers.

- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant.
- To comply with government agency or court orders.
- If you give us your written permission.

### 9. Our Liability for Failure to Make Transactions

If we do not complete a transfer to or from an account with us on time or in the correct amount according to the MSA, we will be liable for your actual transaction loss or damage. Our sole responsibility for an error in a transfer will be to correct the error. You agree that neither we nor the service providers are responsible for any loss, property damage, or bodily injury, whether caused by the equipment, software, Credit Union, or by internet browser providers such as Microsoft (Microsoft Internet Explorer), Apple (Safari), Mozilla (Firefox), Google (Chrome) or by Internet access providers or by online service providers or by an agent or subcontractor for any of the foregoing. Nor will we or the service providers be responsible for any direct, indirect, special, or consequential economic or other damages arising in any way out of the installation, download, use, or maintenance of the equipment, software, online access services, or Internet browser or access software. In this regard, although we have taken measures to provide security for communications from you to us via the online banking service and may have referred to such communication as "secured," we cannot and do not provide any warranty or guarantee of such security. In states that do not allow the exclusion or limitation of such damages, our liability is limited to the extent permitted by applicable law. We will not be liable for the following:

- If, through no fault of ours, you do not have adequate funds in an account to complete a transaction, the account is closed or the transaction amount would exceed your credit limit on your line of credit.
- If you used the wrong identification code or you have not properly followed any applicable computer, Internet or Credit Union instructions for making transfers.
- If your computer fails or malfunctions or if our online banking system was not properly working and such a problem should have been apparent when you attempted such a transaction.
- If the ATM where you are making the transfer does not operate properly, does not have enough cash or you use a Card improperly.
- If circumstances beyond our control (such as fire, flood, telecommunication outages, postal strikes, equipment, or power failure) prevent the transaction.
- If the account with us is frozen because of a delinquent loan or is subject to a legal process or other claim.
- If the error was caused by a system beyond our control such as your Internet Service Provider, any computer virus, or problems related to software not provided by us.
- If you have not given us complete, correct, and current instructions so we can make a transfer.
- If the error was caused by any applicable ATM or payment system network. The ATM machine may retain a Card in certain instances, in which event you may contact us about its replacement.

We may establish other exceptions in addition to those listed above.

### 10. Termination of EFT Services

You agree that we may terminate your use of any EFT services if you, or any authorized user of an account or PIN, breach any term of the MSA, or if we have reason to believe that there has been an unauthorized use of a Card, account or identification code.

You or any other party to the account can terminate your use of any EFT services by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. However, termination of EFT services will not affect the

rights and responsibilities of the parties under the MSA for transactions initiated before termination.

### 11. Preauthorized Electronic Fund Transfers

#### a. Stop Payment Rights

If you have arranged in advance to allow a third party to make regular EFTs from the account(s) with us for money you owe them, you may stop payment of these preauthorized transfers from the account. You must notify us verbally or in writing at any time up to three (3) business days before the scheduled date of a preauthorized transfer. We may require written confirmation of the stop payment order to be made within fourteen (14) days of any verbal notification. If we do not receive the written confirmation, the verbal stop payment order will cease to be binding fourteen (14) days after it has been made.

#### b. Notice of Varying Amounts

If regular payments may vary in amount, the person you are going to pay is required to tell you ten (10) days before each payment when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the account would fall outside certain limits that you set.

#### c. Liability for Failures on Preauthorized Transfers

If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

### 12. Notices

We reserve the right to change the terms of our EFT services. We will mail or make accessible a notice to you at least twenty-one (21) days before the effective date of any change, as required by law. Use of any EFT service is subject to existing regulations governing the account with us and any future changes to those regulations.

### 13. Statement Errors

In case of errors or questions about EFTs, telephone us at 303-978-2274 or toll free at 800-828-2274 and send us a written notice. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. In your notice:

- Tell us your name and account number.
- Describe the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. For errors related to transactions occurring within thirty (30) days after the first deposit to the account (new accounts), we will tell you the results of our investigation within twenty (20) business days. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS (point of sale) transaction errors, new account transaction errors, or errors involving transactions initiated outside the United States). If we decide to do this, we will recredit the account within ten (10) business days (five (5) business days for Visa Debit Card transactions) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not recredit the account.

If we decide after our investigation that an error did not occur, we will deliver or mail to you an explanation of our findings within three (3) business days after the conclusion of our investigation. If you request, we will provide you copies of documents (to the extent possible without violating other members' rights to privacy) used in our conclusion that the error did not occur.

## 14. ATM Safety Notice

The following information is a list of safety precautions regarding the use of Automated Teller Machine (ATM) and night deposit facilities.

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is complete, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your Personal Identification Number or code on your card.
- Report all crimes to law enforcement officials immediately.

## Funds Availability of Deposits

“Funds Availability of Deposits” explains our policy for the availability of deposits to the checking accounts you have with us. Deposits to other accounts with us may be subject to longer holds on funds at our sole discretion. Deposits made through Mobile Banking will be subject to holds in our discretion and are not subject to this policy.

### 1. General Policy

Our policy is to make funds from your deposits available to you on the business day after the business day we receive your deposit. Funds from electronic deposits will be available on the day we receive your deposit. The first \$225 from a deposit of checks will be available on the business day we receive your deposit. Funds from deposits made at ATMs will not be available until the first (1st) business day after the day of your deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay your checks and electronic fund transfers (EFTs) on the account you have with us. For determining the availability of the funds from your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before 6:00 p.m. on a business day we are open, we consider that to be the day of your deposit. However, if you make a deposit after 6:00 p.m. or on a day we are not open, we will consider that deposit made on the next business day we are open. Deposits made at an ATM or through Remote Deposit Capture after 3:00 p.m. or on a Saturday, Sunday or holiday will be credited to the account on the next business day we are open. Deposits made at an ATM after midnight are considered deposited on the next business day we are open.

### 2. Reservation of Right to Hold

In some cases, we will not make all of the funds that you deposit by check available to you on the business day after we receive your deposit. Depending on the type of check you deposit, funds may not be available until the second (2nd) business day after the day of your deposit. However, the first \$225 of your deposit will be available on the first (1st) business day. If we are not going to make all of the funds from your deposit available on the first (1st) business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice

by the day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

### 3. Holds on Other Funds

If we cash a check for you that is drawn on another financial institution, or if we provide cash back on a check you deposit, we may withhold the availability of a corresponding amount of funds that are already in the account you have with us. (We do this because the check can be returned by the institution on which it is drawn.) The funds withheld in an account will be available at the time funds from the check cashed would have been available. If we take a check for deposit that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods described in this disclosure for the type of check you deposited.

### 4. Longer Delays May Apply

We may delay your ability to withdraw funds from a check deposited into an account with us for an additional number of days under certain circumstances. Federal law provides exceptions to the federal funds availability schedules when:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You deposit a check that has been returned unpaid.
- You have overdrawn an account with us repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh (7th) business day after the day of your deposit.

### 5. Special Rules for New Accounts

The following rules may apply during the first thirty (30) days after you start a new account with us:

- Funds from electronic direct deposits will be available on the day we receive the deposit.
- Funds from deposits of wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first (1st) business day after the day of the deposit if the deposit meets certain criteria (for example, the check must be payable to you). If your deposit of one of these types of checks other than a U.S. Treasury check is not made in person to one of our employees, the first \$5,525 will not be available until the second (2nd) business day after the day of your deposit. The excess over \$5,525 may not be available until the ninth (9th) business day after the day of your deposit.
- Funds from all other check deposits may not be available until the eleventh (11th) business day after the day of your deposit.

### 6. Foreign Checks

Checks drawn on financial institutions located outside the United States are not subject to these policies. Such checks must be specifically identified and processed. Generally, availability of funds from foreign check deposits will be delayed until we have collected the funds from the institutions on which they are drawn.

**Our Privacy Notice**

Revised November 2022

FACTS	<b>WHAT DOES COLORADO CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the accounts, products or services you have with us. This information can include: <ul style="list-style-type: none"> <li>• Name, address, Social Security Number, and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Colorado Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Colorado Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain the account(s) you have with us, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For non-affiliates to market to you</b>	No	We do not share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 303-978-2274 or toll free at 800-828-2274, visit the Credit Union or mail in the form below.</li> </ul>
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**Please Note:** If you are a *new* member, we can begin sharing your information [30] days from the date we sent you this notice. When you are *no longer* our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**If you have questions, call us at 303-978-2274 or toll free at 800-828-2274 or visit us online at [www.ccu.org](http://www.ccu.org).**

<b>Mail-In Form</b>	Do not share my personal information with other financial institutions to jointly market to me.		
	Name	Account No.	
	Address		
	City, State, ZIP		
	<b>Mail to: Colorado Credit Union, PO Box 270010, Littleton, CO 80127-0001</b>		



<b>Who We Are</b>	
Who is providing this notice?	Colorado Credit Union.

<b>What We Do</b>	
How does Colorado Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does Colorado Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• start an account</li> <li>• apply for a loan</li> <li>• use your credit or debit card</li> <li>• pay your bills</li> <li>• make deposits to or withdrawals from the accounts you have with us</li> </ul> We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account you have with us.

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Colorado Credit Union has no affiliates</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Colorado Credit Union does not share with non-affiliates so that they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: <ul style="list-style-type: none"> <li>• <i>Investment companies</i></li> <li>• <i>Insurance companies</i></li> <li>• <i>Other financial service providers</i></li> </ul>

## Our Rates & Service Charges

“Our Rates & Service Charges” explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

### Rates for Savings, Checking and Certificate Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
11-21-2022							
<b>Regular Shares</b>	0.10%	0.10%	\$5	\$5	None	Monthly	Monthly
<b>IRA Shares</b>	0.10%	0.10%	\$100	\$100	None	Monthly	Monthly
<b>Health Savings Shares</b>	0.10%	0.10%	\$5	\$5	None	Monthly	Monthly
<b>Holiday Club Account</b>	0.10%	0.10%	None	None	None	Monthly	Monthly
<b>Premier Checking</b>							
\$2,000.00 - \$9,999.99	0.05%	0.05%					
\$10,000.00 - \$24,999.99	0.05%	0.05%	\$2000	\$2000	\$2000	Monthly	Monthly
\$25,000.00 - \$49,999.99	0.10%	0.10%					
\$50,000.00 - \$99,999.99	0.10%	0.10%					
\$100,000 or more	0.15%	0.15%					
<b>Money Market</b>							
\$2,500.00 - \$9,999.99	0.60%	0.60%					
\$10,000.00 - \$24,999.99	0.85%	0.85%	\$2500	\$2500	\$2500	Monthly	Monthly
\$25,000.00 - \$49,999.99	1.00%	1.00%					
\$50,000.00 - \$99,999.99	1.29%	1.30%					
\$100,000.00 - \$249,999.99	1.49%	1.50%					
\$250,000 or more	1.64%	1.65%					
<b>Standard and IRA Certificates</b>							
(\$500.00 - \$9999.99)							
6 months	1.75%	1.76%					
12 months	2.60%	2.63%	\$500	\$500	None	Monthly	Monthly
24 months	2.70%	2.73%					
30 months	3.00%	3.04%					
36 months	3.20%	3.25%					
48 months	3.20%	3.25%					
60 months	3.30%	3.35%					
(\$10,000 - \$49,999.99)							
6 months	1.75%	1.76%					
12 months	2.60%	2.63%	\$10,000	\$10,000	None	Monthly	Monthly
24 months	2.70%	2.73%					
30 months	3.00%	3.04%					
36 months	3.20%	3.25%					
48 months	3.20%	3.25%					
60 months	3.30%	3.35%					
(\$50,000 - \$74,999.99)							
6 months	1.80%	1.82%					
12 months	2.65%	2.68%	\$50,000	\$50,000	None	Monthly	Monthly
24 months	2.75%	2.78%					
30 months	3.05%	3.09%					
36 months	3.25%	3.30%					
48 months	3.25%	3.30%					
60 months	3.40%	3.45%					

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
11-21-2022							
(\$75,000 - \$99,999.99)							
6 months	1.80%	1.82%					
12 months	2.65%	2.68%					
24 months	2.75%	2.78%	\$75,000	\$75,000	None	Monthly	Monthly
30 months	3.05%	3.09%					
36 months	3.25%	3.30%					
48 months	3.25%	3.30%					
60 months	3.40%	3.45%					
(100,000 and over)							
6 months	1.85%	1.87%					
12 months	2.70%	2.73%					
24 months	2.85%	2.89%	\$100,000	\$100,000	None	Monthly	Monthly
30 months	3.15%	3.20%					
36 months	3.35%	3.40%					
48 months	3.35%	3.40%					
60 months	3.50%	3.56%					

## Explanation of Rates & Service Charges

As explained in the MSA, the “Our Rates & Service Charges” applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

### 1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts are identified above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change daily at the discretion of Executive Management. The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. Premier Checking and Money Market accounts are tiered rate accounts. For those accounts, if the balance falls within the range for a particular tier, the dividend rate applicable to that tier will be paid on the full balance in the account. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

### 2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

### 3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

### 4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

### 5. Balance Information

The minimum balance required to open each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For accounts other than checking and Money Market accounts, dividends are calculated using the Average Daily Balance method, which applies a daily periodic rate to the average daily balance in the account for the number of days in the dividend period. To obtain the average daily balance, we total the full principal balance in the account at the end of each day in the dividend period and divide that amount by the number of days in the dividend period. For checking and Money Market accounts, dividends are calculated using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

### 6. Account Limitations

For a holiday club account, no withdrawals may be made, and the entire account balance will be transferred to the regular share account on or after October 15 each year, and the account will remain open. For any Money Market Account, the minimum withdrawal is \$250.00.

### 7. Certificate Account Features

#### a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

#### b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

#### c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

**1) Amount of Penalty.** The amount of the early withdrawal penalty is based on the term of the account, as follows: i) For accounts with terms of 12 months or less, the penalty is equal to 5% of the account balance, up to the equivalent 90 days' dividends on the amount withdrawn. ii) For accounts with terms of more than 12 months, the penalty is equal to 5% of the account balance, up to the equivalent 180 days' dividends on the amount withdrawn.

**2) How the Penalty Works.** The penalty applies irrespective of whether the dividends have already been earned or not. If accrued dividends are insufficient to pay the penalty, it will be deducted from principal.

**3) Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

#### d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

#### e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and non-negotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

### 8. Round Up for Savings Features

Upon your enrollment in the Round Up for Savings program, Colorado Credit Union will round up your debit card and other access device transactions to the nearest dollar amount and transfer the difference from your checking account to your designated share account. Each day, Colorado Credit Union will combine the rounded-up amounts accumulated for all transactions and post to your checking account at the end of the business day and make a single transfer to your share account. The Credit Union will not round up purchases posted for any day in which you do not have sufficient funds in your checking account and the Round Up transfer will be cancelled for that day.

If any debit card or other access device transaction is subsequently cancelled or reversed, the corresponding transfer to your designated share account will not be reversed and will remain in your share account. Round Up for Savings is only available for access devices that are linked to the checking account you designate.

Colorado Credit Union may modify or cancel the Round Up feature at any time without prior notice. You may cancel the Round Up feature on your account at any time by notifying the Credit Union.

## Our Service Charges

### SAVINGS ACCOUNTS

Holiday Club Acct Early Withdrawal ..... \$10.00/ withdrawal  
 IRA Closure/Rollover/Transfer to Other Institution ..... \$25.00

### MONTHLY SERVICE CHARGES

Money Market.....forfeit dividends earned to \$10.00/month  
 (assessed when balance drops below \$2,500)  
 Premier Checking.....\$4.00 per month  
 (assessed when balance drops below \$2,000)

### CHECKING ACCOUNTS

Check Printing ..... Prices vary upon style  
 Item Returned for Non-Sufficient Funds ..... \$29.00/presentation

*\*An Insufficient Funds (NSF) service charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentation against insufficient funds will result in a separate service charge.*

Overdraft Privilege..... \$29.00 per item  
 Overdrawn Account..... \$5.00 per day  
 (assessed daily when account is \$5 or more overdrawn for 5 or more consecutive days)  
 Overdraft Transfer (Savings to Checking) ..... \$3.00  
 (FREE online)  
 Retrieval and Copy of Draft ..... \$3.00  
 (FREE online)  
 Premier Checking.....\$4.00 per month  
 (assessed when balance drops below \$2,000)  
 Stop Payment (all items) ..... \$25.00 per request  
 Temporary Checks ..... \$2.00 per sheet (4 checks)  
 (new accounts excluded)

### OTHER SERVICE CHARGES (applicable to all accounts)

Account Reconciliation and Research.....\$35.00 per hour  
 (\$35 minimum)  
 Bad Address.....\$10.00 per month  
 Returned Item..... \$15.00  
 Returned Item - To/From Same Member..... \$34.00  
 Domestic Wire Transfer (Outgoing).....\$20.00 per transfer  
 Foreign Wire Transfer (Outgoing).....\$50.00 per transfer  
 Foreign Item Sent for  
 Collection/Special Item ..... \$25.00 per item  
 Garnishment/Levy Attachment ..... \$50.00  
 Inactive Account (Savings Account) .....\$5.00 per month  
 (No activity for 12 months, balance less than \$500 and  
 account holder is over age 17)  
 Statement (or interim) Copy .....\$3.00 per copy (FREE online)  
 Visa Gift Cards .....\$3.50 per card.

### VISA CREDIT CARD

Alacriti Loan Payment via Phone/ Branch.....\$8.00  
 Alacriti Loan Payment via Web.....\$4.95  
 International Transaction Fee..... 1.0% of transaction amount  
*(This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.)*  
 Cash Advance for  
 Classic Visa Credit Card..... \$25.00 per advance  
 Cash Advance for  
 Platinum Visa Credit Card .....\$10.00 or 3% of  
 advance amount (whichever is greater) Max of \$75.00  
 Late Visa Payments ..... Maximum of \$30.00 per cycle  
 (assessed when payment is over 1 day late)  
 Returned Item on Visa Payments..... \$30.00  
 CARD SERVICES - Includes all card types offered at CCU  
 Rush Order on Card ..... \$35.00  
 Replacement Card ..... \$15.00  
 Empty ATM Deposit Envelope..... \$30.00

### OTHER LATE CHARGES

Late Charge on  
 Mortgage Loans/Lines of Credit.....5% of payment  
 (assessed when payment is over 15 days late)  
 Late Charge on Other Loans .....\$15.00  
 (assessed when payment is over 10 days late)

### SERVICE CHARGES FOR NONMEMBERS

Check Cashing .....3% of check total  
 Notary.....\$5.00  
 Money Order .....\$5.00 per money order  
 Cashier's Check ..... \$6.00 per check  
 Coin Processing ..... 3% of coin total  
 Shared Branch Deposit ..... \$0.20 per item  
 (assessed when more than 15 items are presented)