IMPORTANT CHANGES TO YOUR ACCOUNT

To better serve our members, we periodically review our products and services to provide the best possible member experience. Please be aware of the following changes to our products and services, which will become effective as indicated below.

Overdraft Transfer Service Fees

• The fee for each automatic transfer of funds from a linked savings or checking account, using our Overdraft Transfer Service, will be eliminated, effective **March 1, 2022**. Transfers from a loan or credit card will be subject to the terms of your loan agreement.

Overdraft Transfer Service transfer increments

• Transfers from your linked CCU checking or savings account will be made in increments of $100.00.   If the account does not have at least $100.00 available, the amount of the transfer will be equal to the available balance in the account. This change will be effective as of **April 1, 2022**. Transfers from a Visa Credit Card will continue to be equal to the amount of the overdraft.

• Automatic transfers from a savings account using our Overdraft Transfer Service will no longer be included in the transaction withdrawal limit of six preauthorized, automatic or internet transfers per month limit, effective immediately.

Continuous Day Overdraft Fees

• The fee assessed for each time your account is overdrawn for six (6) or more consecutive days will be eliminated, effective **March 1, 2022.**

ACH Early Pay

• Beginning **March 1, 2022,** CCU will credit your direct deposit(s) to your account up to two (2) days early. That means if your pay date is on the 15th of the month, you could receive those funds as early as the 13th.   Please note the early pay for direct deposits is dependent on when CCU receives the direct deposit transaction notification from your employer. In some cases, CCU may not receive the direct deposit notification in time to process earlier than the normal posting date.   Direct deposit allocations will occur on the same day the deposit is credited to your account.