

Notice of Change in Terms of Account

Effective May 31, 2019: Inactive fees will be assessed on accounts that have balances below \$100 and have not conducted a transaction for 12 months.

Prior to this change, accounts were subject to an inactive fee if they met the following criteria:

- After 1 year and balances below \$50
- After 2 years and balances below \$250

Accounts that are exempt from inactivity fees did not change, they are as follows:

- Primary owner is under 18
- Open VISA credit card
- Any loan with a balance
- Open Timeline loan
- IRA with a balance
- Open certificate of deposit