

NOTICE OF CHANGE TO FEE SCHEDULE:

As part of a routine examination of fees associated with HAPO Community Credit Union, the following amendments were effective as of April 1, 2023:

1. Transfer Protection fee: In the event an overdraft transfer occurs, and the item amount or transfer amount is \$5.00 or less, you will not be charged an Overdraft Transfer Fee.
2. Repossession fee of \$100 is no longer assessed.

We encourage you to review and retain this notification for your records. You may request a copy by phone or stop by any of our Financial Centers. This notification will also be made available to you within Online Banking. If you have any questions or would like this notice in Spanish, please contact the credit union.