

ATM Fees

\$1.50 per withdrawal after 4 free withdrawals each month. Other banks, etc. may charge a fee. Look for credit unions and especially the CO-OP Network or any symbol on the back of the card which are usually free of charge. Look for free ATM's in your area at www.co-opnetwork.org. Replacement cards cost \$ 5.00.

ATM LIMITS

Maximum of 3 withdrawals per day with \$255.00 limit per day (off line \$105.00).

- DIVIDEND RATE AND ANNUAL PERCENTAGE YIELD are shown. APY is the percentage of total dividend paid based on rate and frequency of compounding over a 12 month period.
- DIVIDEND RATES stated are for the last full dividend period shown. Dividend amounts are posted to your Account (s) on the first day of the month following the close of the dividend period.
- DIVIDENDS in each instance are declared by the Board of Directors of the Credit Union and are paid from current earnings after mandatory transfers and reserves are made at the end of the Dividend period
- VISA &/OR ATM CARDS MAY NOT BE USED ILLEGALLY (e.g. gambling in states where illegal). Your card will be blocked and hot carded if such uses are in evidence.
- SEE SHARE ACCOUNT AND SPECIAL ACCOUNT information (attached or included in your package) for all other details on accounts.