



NOTICE OF CHANGE

We're writing to inform you of upcoming changes to the Member Service Agreement (MSA) Part 2, Business Member Service Agreement (BMSA) Part 2, Consumer Rate & Fee and Truth-in-Savings Disclosure, and Business Rate & Fee Disclosure. The updated disclosures will be available on February 16, 2026, and you can request a copy by either contacting us during business hours or by downloading a copy from our website.

Change in Certificate Dividend Calculation and Crediting Method

Effective February 28, 2026, certificate dividends will be calculated from the first to the last calendar day of each month and credited monthly. This change replaces the current method of crediting dividends on each certificate's anniversary date, as indicated in the Rate Information Section of the Consumer Rate & Fee and Truth-in-Savings Disclosure and the Business Rate & Fee Disclosure.

During the transition period in February, some certificate accounts may experience a slightly shorter or longer dividend period depending on their anniversary date. As a result, certain members may see two dividend postings in February – one on their certificate's anniversary date and another on February 28. All dividends will continue to be credited as they are earned. No dividends will be lost or omitted as part of this change.

Inactive Fee and Terminology Changes

Effective February 16, 2026, the *Inactive Fee* will be renamed to *Dormant Fee* in all applicable disclosures. In addition, Section 22.a. of the MSA Part 2 and BMSA Part 2 will be revised to remove the current definition of inactive accounts and replace it with a definition of dormant accounts, clarifying that an account may be considered dormant if it has no transactional activity for more than 365 days.

The \$5 Dormant Fee will be added to the Business Rate and Fee Disclosure and assessed monthly when a business checking account has no activity for 365 consecutive days, and the minimum balance falls below \$500.

Pricing schedule Changes – Wire Transfer Fees

Effective February 16, 2026, we're updating our wire transfer fees for both incoming and outgoing transactions, domestic and international.

NAME	CURRENT FEE	NEW FEE
Domestic wire (<i>outgoing</i>)	\$15.00	\$25.00
International wire (<i>outgoing</i>)	\$30.00	\$50.00
Domestic & International (<i>incoming</i>)	\$0	\$15.00

These changes reflect adjustments in operational costs and ensure that we can continue to offer competitive products and quality services. All other terms and conditions of your agreement remain unchanged. If you have any questions, please call us at 800.400.8790 or visit your local branch.

This credit union is federally insured by NCUA.