

Service Charge and Diamond Rewards Changes

Our Service Charge Schedule will be changing on May 1st. We are also changing our Member Rewards Program to our new Diamond Rewards Program. Here are a few of the service charges that have been removed:

- Withdrawal from Christmas Club
- Overdraft Transfer from Savings or Line of Credit
- A2A Transfer
- Excessive Cash Withdrawal
- PIN Reissue

The following service charges have been reduced:

- Courtesy Pay reduced from \$25 to \$20
- NSF reduced from \$25 to \$20

The only service charge that increased is our Skip-a-Pay from \$30 to \$35.

The new Diamond Rewards Program will offer rewards for members that reach the Diamond level each month. This Rewards Program will replace the current Member Rewards Program effective May 1, 2022. We made a decision to lower our service charges and to offset that decision, we changed our Rewards Program to better reflect how the majority of our members do their banking. Three rewards that are no longer offered for free are checks, unlimited cashiers' checks, and wire transfers. These are products that have alternative options that are more cost effective, secure, and eco-friendly. We offer online bill pay, credit cards, debit cards and pay anyone in online banking to use instead of checks or wire transfers. Checks and wire transfers are still available to those that choose to use them, but are simply no longer free.

