

# Notice



## **Effective 3/1/2023, please be advised of the following changes to our Rate & Fee Schedule and Overdraft Program:**

- No overdraft charges will be assessed if your account is overdrawn by \$30.00 or less.
- A return item charge of \$30.00 will be assessed per item, per presentment. The fee will be assessed each time the same check, transfer request, in person withdrawal request, or other electronic means is returned unpaid.
- There will no longer be a daily \$5.00 fee for balances overdrawn.
- We will not authorize and pay overdrafts for ATM withdrawals or one time debit card transactions. Funds must be in the account for the transaction to process or the transaction will be declined.

**For additional information, please consult with a staff member and/or request the revised rate & fee schedule. A new schedule will be mailed to each customer as well.**



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