



Notice of Fee Changes

We are pleased to announce that several fees are being waived or eliminated as shown below. Please review this information and store it with your other important account documents.

Changes affecting all accounts			
Item	Current Fee	New Fee	Effective Date
Cashier's Checks	\$0.75 in excess of three per month	Eliminate	January 1, 2023
Deposited Check Returned Unpaid	Third Party - \$10.00 Issuer - \$25.00	\$0 third-party fee the first time an item is returned. \$10 fee remains if the item is returned a second time. No change to fee if the returned check was drawn on an account in the name of the Issuer.	January 1, 2023
Daily Negative Balance fee	\$5/day after being negative for more than 7 consecutive calendar days	\$5/day after being negative for more than 14 consecutive calendar days	January 1, 2023
Card Rush fee	Not specifically disclosed	\$50-\$75	January 1, 2023
Safe Deposit Box Replacement Key/Drill fees	Not specifically disclosed	\$40 if one key is lost \$135 if both keys are lost	January 1, 2023

Changes affecting Preferred Checking, Basic Checking, Secured Checking, and Business/Organizational Checking accounts			
Item	Current Fee	New Fee	Effective Date
Stop Payments	\$25 each	\$25 in excess of 3 per 90-day period	January 1, 2023
NSF fee	\$25 per returned item	\$5 per returned item	January 1, 2023
Overdraft fee	\$25 per paid item	\$5 per paid item	January 1, 2023

Changes affecting Kasasa Cash and Kasasa Cash Back Rewards Checking accounts			
Item	Current Fee	New Fee	Effective Date
Overdraft fee	\$25 per paid item	Waived with Kasasa*	January 1, 2023
NSF fee	\$25 per returned item	Waived with Kasasa*	January 1, 2023
Stop Payments	\$25 each	Waived with Kasasa*	January 1, 2023
Counter Checks	\$1 for group of four	Waived with Kasasa	January 1, 2023

*Maximum of 6 items per 90-day period or account may be downgraded to basic checking. Counts of Overdraft, NSF, and Stop Payment fee waivers are combined.

Changes affecting only Secured Checking and Business/Organizational Checking accounts			
Item	Current Fee	New Fee	Effective Date
Monthly Service fee	\$4.95/month	\$5/month	March 1, 2023