

ATM/DEBIT CARD CHANGE IN TERMS NOTICE*

If you use an ATM *not operated by us*, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

a. MAC (Money Access Card) Fees.

- Two (2) ATM cash withdrawals per month are allowed free of charge.
- \$1.50 charge for ATM withdrawals after two (2) per month (waived with maximum access checking).
- We do not charge for any POS transactions at the present time.
- Replacement card fee of \$5.00 per card.
- Nonsufficient funds fee – Refer to Fee Schedule.
- ATM inquiry fee of \$1.50 per inquiry.
- No fees at ATM's owned by us.

b. Master Money Check Card Fees.

- \$1.50 charge for Debit Card cash withdrawals after two (2) per month (waived with maximum access checking).
- We do not charge for any POS transactions at the present time.
- Replacement card fee of \$5.00 per card.
- Nonsufficient funds fee – Refer to Fee Schedule.
- ATM inquiries \$1.50
- No fees at ATM's owned by us.

For a complete Electronic Funds Transfer Agreement and Disclosure, please contact our office.



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* Effective July 5, 2011