



CHANGES EFFECTIVE JANUARY 1, 2014

<p>\$20.00 Non-Sufficient Funds Fee</p>	<p>Members will be charged a \$20.00 fee for any check returned to the credit union due to non-sufficient funds.</p>
<p>\$25.00 Past Due Loan Payment Fee</p>	<p>Members will be charged a \$25.00 fee for any loan payment received more than 10 days past its due date.</p>