# CHANGES
## EFFECTIVE JANUARY 1, 2014

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