



## **NOTICE**

Beginning August 1, 2017, changes will become effective on checking account names and features, dividend rates, SRFCU fees and dormant accounts:

**Checking Accounts** – Only Young@Heart Checking (for those 55+) will receive one free box of standard wallet checks per year and free electronic or paper statements. For all other checking accounts, \$2.00 monthly fee for paper statements beginning January 2018; electronic statements free. Courtesy Pay Protection provided to eligible accounts 30 days after opening. Courtesy Pay Protection not available on Teen Checking (ages 13-19) and River Checking accounts.

**Dividend Rates (APY)** – Teen Checking from .15% to 0.00%; Young@Heart Checking from .15% to .25%; Market Interest Checking from 1.05% maximum to .85% \$1,000.00-\$25,000.00 and .15% over \$25,000.00; Tech Savvy Checking from .05% to 0.00%; Flexible Rewards Checking from .75% maximum to .25%; Construction Shares from .25% to 0.00%; Flexible Rewards Saver from .75% maximum to .25%.

**SRFCU Fees** – Counter Checks \$2.00 per sheet; Paper Statements \$2.00 per month beginning January 2018; Non-Member Transaction Fee \$2.00; Money Orders \$2.00; Share Account Excessive Withdrawals \$5.00 per transaction after 6 transactions in same statement cycle beginning January 2018; Account Number Change \$25.00; Tax Levy/Garnishment \$75.00; Account Closure Within 90 days \$20.00; Loan Deferment \$25.00; Safe Deposit Box Late Fee \$5.00.

**Dormant Accounts (no activity for 12 consecutive months)** – \$10.00 fee deducted monthly from dormant accounts with balance of \$1,000.00 or less, not including minor's accounts.

Please call 228-475-9531, 888-474-0080 or visit a branch convenient to you to answer your questions, make any changes and help you with account options.