

March 31, 2019

## Important changes regarding your GMFCU Account

Attn: Great Meadow FCU Member(s)

Please read below to learn about some important changes to the terms of your account that will be go into effect on **June 1, 2019**.

### Revised Loan Terms - Loan Payment Grace Period and Late Fee

The loan payment grace period has been revised. The grace period is how many calendar days you have to pay your loan payment before a late fee is assessed. Although your payment is due on the due date stated in your original loan terms, we allow a grace period before a late fee will be assessed.

The loan payment late fee has been revised. If your payment is received late, you will receive a late fee. Please continue to make your payments on-time to avoid this fee.

### Revised Account Terms - Fee Schedule

The Fee Schedule has been revised. Although some fees have increased, our overall fee structure continues to be minimal. We strive to keep our fees low and in the best interest of the membership.

### Change in Terms

The following is a summary of changes that are being made to your account terms. These changes will impact your account as follows:

**Transactions made on or after 6/1/19:** As of 6/1/19, the following applies:

Revised Loan Terms, as of 6/1/19	
Loan Payment Grace Period	10 Days
Loan Late Fee	\$30.00

Revised Account Terms, as of 6/1/19	
Account Activity Printout	\$5.00/Printout
Statement Copy	\$5.00/Statement
Returned Mail	\$5.00/Item
Wire Transfers	
Outgoing - Domestic	\$25.00/Outgoing
Incoming	\$15.00/Incoming
Check Protest	\$15.00/Item
Returned Item	\$35.00/Item
NSF	\$35.00/Item
One-time Debit Overdraft	\$35.00/Item
Overdraft (Member Privilege)	\$35.00/Item
Overdraft (Draft/EFT/ACH)	\$35.00/Item

For more detailed information, please stop by a branch or call us at 1-800-303-1110.

Sincerely,

A.Ryan Roberts, CEO