

IMPORTANT INFORMATION ABOUT CHANGES TO YOUR HAPO ACCOUNT

The HAPO Membership and Account Agreement, Electronic Services Agreement and Fee Schedule have been revised to reflect all fee changes listed below, effective November 1, 2024.

As your locally owned credit union, we remain committed to keeping fees at HAPO to a minimum and strive to be lower or comparable to others in the credit union industry. As part of a routine examination of fees associated with HAPO Community Credit Union, the following fee adjustments have been made:

| Safe Deposit Box Fees | | |
|---|--|--|
| Safe Deposit Box Size | New Fee | Old Fee |
| 10 x10 | \$100.00 | \$80.00 |
| 6 x 10 | \$70.00 | \$60.00 |
| 5 x 10 | \$55.00 | \$45.00 |
| 3 x 10 | \$45.00 | \$30.00 |
| 5 x 5 | \$35.00 | \$25.00 |
| 3 x 5 | \$25.00 | \$15.00 |
| Safe Deposit Box Drill Fee | \$300.00 | \$200.00 |
| Safe Deposit Box Lock Replacement Fee | \$65.00 | \$45.00 |
| Miscellaneous Fees | | |
| Account Services | New Fee | Old Fee |
| Escheatment Fee** | \$30.00 per account | — |
| Foreign ATM Transaction Fee (Non-HAPO, Non-Co-Op ATMs) ** | \$2.00 per transaction | — |
| Inactive Fee | \$5.00 per month Excludes minor accounts only | \$5.00 per month Excludes minor accounts and accounts with a minimum balance of \$100 |
| International Debit Card Fee (Made in a foreign country or at merchants located in a foreign country) | 2% of transaction | 1% of transaction |
| Check Cashing Fee (Non-Member) ** | \$10.00 per item | — |
| Return Mail Fee | \$10.00 per item | \$5.00 |
| Commercial Account Fees | | |
| Commercial Account Services | New Fee | Old Fee |
| Traditional Checking – Cash Activity Fee | \$0.15 per \$100.00 if more than \$7,500.00 per month | \$0.15 per \$100.00 if more than \$12,000.00 per month |
| Premier Checking – Cash Activity Fee | \$0.15 per \$100.00 if more than \$15,000.00 per month | \$0.15 per \$100.00 if more than \$30,000.00 per month |

** New fee effective November 1, 2024.

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Electronic Services Agreement revised effective November 1, 2024

HAPO Community Credit Union has amended its consumer Electronic Services Agreement to include details and transaction limits related to Intra-Institution Transfers within Online Banking. The following was added to Section 1.b., Online Banking Service Limitations:

- *"Intra-Institution transfers allow members to transfer funds to other HAPO members within online and mobile banking. Recipients must have an active Online Banking login/username to receive a transfer. Only Savings, Sub-Savings, and Checking accounts are eligible. Transaction limit of \$500.00 applies."*

All revised Account Agreements are available within Online Banking or upon request. For questions or to request a copy of this notification in Spanish, please contact us or visit one of our Financial Centers.