

TRUTH IN SAVINGS CHANGE IN TERMS NOTICE

Effective August 15, 2010, changes to TCT Federal Credit Union's Fee Schedule will be implemented. The following is a summary of changes that are being made to Fees for Overdrawing Your Account:

Changes Effective, as of 8/15/2010	
NSF Fee (Non-Sufficient Funds)	\$20.00 per item
ACH NSF Fee	\$20.00 per item
Bill Pay NSF Fee	\$20.00 per item
Debit Card NSF Fee *	\$20.00 per item

The Board of Directors takes serious consideration when increasing fees charged to the membership of the credit union. As services and technology become more costly, there are times when such costs must be passed on to those utilizing these features or services and not the entire membership in the form of reduced services or inefficient technology. If you have any questions regarding these changes or would like to receive a copy of the new Fee Schedule please contact a Member Service Representative at any one of our branch locations or call (800) 721-8288. A copy of the revised Fee Schedule can also be found on our website at www.tctfcu.org. * (For ATM and One Time Debit Transactions, an opt-in agreement must be on file).



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