

Member Benefits- Total Aggregate Daily Average Balance	Balance	Balance	Balance	Balance	Balance
	\$0- \$1,499	\$1,500- \$4,999	\$5,000- \$9,999 or 15+ yr member	\$10,000- \$24,999	\$25,000+
Services	Classic	Classic Plus	Loyalty	Loyalty Plus	Premier Choice
Assisted Phone Transactions	Free	Free	Free	Free	Free
CUSERVE	Free	Free	Free	Free	Free
CU Online	Free	Free	Free	Free	Free
Overdraft Protection	Free	Free	Free	Free	Free
Network ATM Withdrawals	Free	Free	Free	Free	Free
Guardians CU Branch Visits	Free	Free	Free	Free	Free
Coin Counting Machine	Free	Free	Free	Free	Free
Shared Branch Transactions -6 free per month or a free of \$X per transaction after	\$2	\$2	\$1	\$0.50	Free
CU Bill Pay	\$4.95	\$3.95	\$3.95	\$2.95	Free
Money Orders	\$4	\$4	\$3	\$2	Free
Cashier Checks	\$5	\$5	\$4	\$3	Free
Stop Payments	\$38	\$38	\$33	\$32	\$32
Safe Deposit Boxes					
Small	\$40	\$40	\$30	\$25	\$15
Large	\$60	\$60	\$50	\$45	\$35
X-Large	\$70	\$70	\$60	\$55	\$45
Jumbo	\$150	\$150	\$140	\$135	\$125
Non Network ATM Withdrawals	\$2	\$2	\$1	\$0.50	Free
Non Sufficient Funds Fee/ Courtesy Overdraft	\$38	\$38	\$33	\$32	\$32
1 Free Box of Checks per Year	No	No	No	Yes	Yes
Deposits					
Certificates	Base	Base	Base + 0.05%	Base + 0.10%	Base + 0.20%

*Your account relationship will be evaluated at month-end, and assigned a classification that will remain in effect for the following month.

*ATM transactions at shared branches are not considered shared brand transactions. Shared branch transactions are classified as in-lobby transactions.

*The Good Life Club and all its benefits will remain for all eligible members (those 50 and over) for an annual contribution of \$20.

We also have a tiered rate to our Money Market Account. The more you save, the more interest you will be paid!

Product Change- Account Balance	\$1,000- \$4,999	\$5,000- \$9,999	\$10,000- \$24,999	\$25,000 +
Money Market Account	Base	Base + 0.025%	Base + 0.05%	Base + 0.10%