

## Account Changes

Effective: March 24, 2017

### ACCOUNT PRODUCT NAMES

New Account Type	Old Account Type
Checking	Checking Account
NOW Checking	NOW Checking Account
Savings	Passbook Savings Account
Money Market	Money Market Savings Account
Health Savings	Health Passbook Savings Account
Health Money Market	Health Money Market Account
3 mo Certificate of Deposit	3 Month Certificate
6 mo Certificate of Deposit	6 Month Certificate
12 mo Certificate of Deposit	12 Month Certificate
24 mo Certificate of Deposit	24 Month Certificate
36 mo Certificate of Deposit	36 Month Certificate
60 mo Certificate of Deposit	60 Month Certificate
18 mo Variable Rate IRA	IRA Variable Rate 18 Month Certificate

### FEE NAMES

New Fee Name	Old Fee Name	Amount
Balance Inquiry	Inquiry Fee	\$3.00
Paid Overdraft Fee	Overdraft Fee	\$25.00 per item (Max of 3 (\$75) per day)
Return Overdraft Fee	Return Check Charge	\$25.00 per item (Max of 3 (\$75) per day)
Uncollected Paid OD Fee	(new fee)	\$25.00 per item (Max of 3 (\$75) per day)
Uncollected Return OD Fee	(new fee)	\$25.00 per item (Max of 3 (\$75) per day)
Overdraft Transfer Charge	Overdraft Transfer Transaction	\$5.00
Deposit Item Return Fee	Deposit Item Ret	\$25.00

### INTEREST CALCULATION

The new interest calculation method shown below will be effective for the following account types:

- NOW Checking
- Savings
- Money Market
- Health Savings
- Health Money Market

New Interest Calculation Method	New Interest Calculation Method Description	Old Interest Calculation Method	Old Interest Calculation Method Description
Daily Balance Method	The daily balance method applies the daily periodic rate to the full amount of principal in the account each day.	Average Daily Balance Method	The average daily balance method applies a periodic rate to the average daily balance in the account for the statement period. The average daily balance is calculated by adding the principal in the account for each day of the statement period and dividing that figure by the number of days in the statement period.