

The following changes or fees will be implemented October 1, 2018:

- Loan application fee of \$35 per loan
- GAP Coverage - \$500
- Reward and Reward+ checking accounts for members age 65 and older for accounts opened on or after October 1, 2018
- One free box of checks per year for Reward and Reward+ checking accounts
- \$5 fee for phone transfers - Reward and Reward+ checking account holders exempt