



# NOTICE OF CHANGE

March 31, 2018

We are writing to inform you of some upcoming changes regarding our consumer account and service fees, and Member Service Agreement Part 2 changes, effective May 11, 2018. Please review this information carefully as these changes affect all consumer accounts.

## FEE SCHEDULE CHANGES

Outlined below are changes to the current Fee Schedule in our Truth-in-Savings Disclosure. All other terms and conditions in the Truth-in-Savings Disclosure and Fee Schedule remain in effect. Fees may be reduced or waived based on your level of member participation. Refer to the Member Rewards information at [www.vsecu.com](http://www.vsecu.com) for more details on how Member Rewards may benefit you.

FEE DESCRIPTION	FEE CHANGE EFFECTIVE 5/11/2018
Non-Sufficient Funds (NSF)/Overdrafts	\$28 per NSF item returned or per Overdraft item paid (Applies to NSF or overdraft items created by check, in-person, and ATM withdrawal or other electronic means)
Money Orders	\$5
Official Checks	\$5
Official Check/Money Order Replacement	\$20
Incoming Wire	\$10
Failed ACH Payment	\$20
Uncollected Funds	\$28 per item, paid or returned

## MEMBER SERVICE AGREEMENT PART 2 UPDATES

We have revised and updated the terms of your Member Service Agreement Part 2 for consumer (non-business) accounts, effective May 11, 2018. You can access a summary of these changes on our website at [www.vsecu.com](http://www.vsecu.com). The complete new Member Service Agreement Part 2 will be accessible on our website on May 11, 2018 and you can request a copy by contacting us during business hours.

If you have any questions regarding these changes, please call our Contact Center at 802/800 371-5162.

A handwritten signature in black ink that reads 'Yvonne M. Garand'.

Yvonne Garand  
SVP Marketing & Business Development