



# NOTICE OF CHANGE

March 20, 2018

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

## FEE SCHEDULE CHANGES

Outlined below are changes to our Additional Account Disclosures and Fee Schedule. All other terms and conditions in the Additional Account Disclosures and Fee Schedule remain in effect.

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
Paper Statement	\$5 per month
ACH Origination Online	\$20 per month
Solar Document	\$350
Uncollected Funds	\$28 per item, paid or returned

## BUSINESS MEMBER SERVICE AGREEMENT PART 2 UPDATES

We have revised and updated the terms of your Business Member Service Agreement Part 2 for 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 Business 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.

Chuck Karparis  
SVP Lending