



# NOTICE OF CHANGE

**January 3, 2019**

We're writing to inform you of some upcoming changes regarding our Share Savings and Special Savings accounts, effective **April 1, 2019**. Please review this information carefully and retain a copy for your records.

## PRODUCT CHANGES

Outlined below are changes to the Share Savings and Special Savings account products in our Truth-in-Savings Disclosures. All other terms and conditions in the Truth-in-Savings Disclosures and other deposit account disclosures remain in effect.

### **SHARE SAVINGS ACCOUNT:**

The structure of the Share Savings account will be updated to include two (2) tiers. There will be one (1) premium tier with a designated annual percentage yield (APY) up to \$1,000 on deposit and one (1) base tier with a designated APY for any balance amount above the first \$1,000. Together, the two (2) tiers will continue to earn an overall blended APY. All other previous tiers will be discontinued.

### **SPECIAL SAVINGS ACCOUNT:**

The structure of the Special Savings account will be updated to include a single tier with a variable APY. All other previous tiers will be discontinued.

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

A handwritten signature in black ink, appearing to read 'Dawn Newton', with a long, sweeping underline.

Dawn Newton  
VP Branch Operations & Member Relations

This credit union is federally insured by NCUA