

NOTICE TO MEMBERS

June 10th, 2019

CHANGES TO PACKAGE PLANS, PACKAGE PLAN FEES AND OTHER SERVICE FEES

Over the course of the last number of years, Comtech Fire Credit Union has brought together three separate and distinct Credit Unions. During that time, we have administered a wide number of products and package plans from each separate Credit Union.

During the next 60-120 days, we will be streamlining our package plan offerings, introducing new, competitively priced plans that will provide our members with even greater value. We are confident that both existing and future members will find a package plan option that will not only suit their individual needs, but provide them with the value that they seek from their primary financial institution. When these new package plans are introduced, we will be discontinuing the availability of all existing plans to **NEW** members, while over time, assisting our existing members in evaluating which package plan best suits their needs.

In conjunction with this, there will be an adjustment in service charges and package plan maintenance fees that will come into effect on August 10th, 2019. The purpose of these changes is to harmonize all existing plan real time and maintenance fees. In certain cases, members will see an increase, in other cases there may even be a slight moderation in these fees, depending on what package plan you are currently in.

On August 10th, 2019, the following real time charges will be harmonized and will apply to all existing members:

Point of Sale Transaction fees:	\$0.75
Interac E Transfers fees:	\$1.90
Interac ATM Withdrawal fees:	\$1.90 (Excluding Exchange Network)

Package Plans with monthly maintenance fees will increase by \$1.00 per month.

These changes reflect the increased cost of supporting the existing legacy products and services that we continue to provide. As we move to new, more contemporary products, members will enjoy even greater options, in most cases options that will provide members with increased value and enhanced service.

If you have any questions or concerns, please contact your Branch for additional information. It is our intention to introduce the new package plans at the time the pricing adjustments to the legacy plans come into effect.