



| | Balance | Balance | Balance | Balance | Balance |
|---|--------------|------------------|--------------------------------------|--------------------|----------------|
| Member Benefits- Total Aggregate Daily Average Balance | \$0- \$1,499 | \$1,500- \$4,999 | \$5,000- \$9,999 or 15+ yr member | \$10,000- \$24,999 | \$25,000+ |
| Services | Classic | Classic Plus | Loyalty | Loyalty Plus | Premier Choice |
| Assisted Phone Transactions | Free | Free | Free | Free | Free |
| CUSERVE | Free | Free | Free | Free | Free |
| CU Online | Free | Free | Free | Free | Free |
| Overdraft Protection | Free | Free | Free | Free | Free |
| Network ATM Withdrawals | Free | Free | Free | Free | Free |
| Guardians CU Branch Visits | Free | Free | Free | Free | Free |
| Coin Counting Machine | Free | Free | Free | Free | Free |
| Shared Branch Transactions -6 free per month or a free of \$X per transaction after | \$2 | \$2 | \$1 | \$0.50 | Free |
| CU Bill Pay | \$4.95 | \$3.95 | \$3.95 | \$2.95 | Free |
| Money Orders | \$4 | \$4 | \$3 | \$2 | Free |
| Cashier Checks | \$5 | \$5 | \$4 | \$3 | Free |
| Stop Payments | \$38 | \$38 | \$33 | \$32 | \$32 |
| Safe Deposit Boxes | | | | | |
| Small | \$40 | \$40 | \$30 | \$25 | \$15 |
| Large | \$60 | \$60 | \$50 | \$45 | \$35 |
| X-Large | \$70 | \$70 | \$60 | \$55 | \$45 |
| Jumbo | \$150 | \$150 | \$140 | \$135 | \$125 |
| Non Network ATM Withdrawals | \$2 | \$2 | \$1 | \$0.50 | Free |
| Non Sufficient Funds Fee/ Courtesy Overdraft | \$38 | \$38 | \$33 | \$32 | \$32 |
| 1 Free Box of Checks per Year | No | No | No | Yes | Yes |
| Deposits | | | | | |
| Certificates | Base | Base | Base + 0.05% | Base + 0.10% | Base + 0.20% |

*Your account relationship will be evaluated at month-end, and assigned a classification that will remain in effect for the following month.
 *ATM transactions at shared branches are not considered shared brand transactions. Shared branch transactions are classified as in-lobby transactions.
 *The Good Life Club and all its benefits will remain for all eligible members (those 50 and over) for an annual contribution of \$20.

| We also have a tiered rate to our Money Market Account. The more you save, the more interest you will be paid! | | | | | |
|---|------------------|------------------|--------------------|--------------|--|
| Product Change- Account Balance | \$1,000- \$4,999 | \$5,000- \$9,999 | \$10,000- \$24,999 | \$25,000 + | |
| Money Market Account | Base | Base + 0.025% | Base + 0.05% | Base + 0.10% | |