



Your Revised Consumer Account and Service Agreement:

Centris Federal Credit Union has changed our Truth-In-Savings Schedule of Fees and Charges.

At Centris, we value our members and strive to make it easy for you to do business with us. Therefore, we have made changes to lower fees and enhance your experience. Below is a summary of the changes.

Your acceptance and agreement to these terms will be shown by maintaining any existing account(s) or opening any new account(s) or services after the effective date.

NOTICE OF IMPORTANT CHANGES TO YOUR TRUTH-IN-SAVINGS DISCLOSURE EFFECTIVE SEPT. 6, 2023

Today, there is no limit on the amount of Overdraft or Non-Sufficient Funds (NSF) Fees that you can be charged per day. Beginning on Sept. 6, 2023, there will be a limit of four (4) combined Overdraft and NSF Fees that can be charged per day, per checking or savings account. While Centris may continue to pay or return items, you will not be charged more than four (4) combined Overdraft or NSF Fees in one day in any one checking or savings account.

Today, an Overdraft Fee may be assessed if a transaction is paid when there is not a sufficient available balance to cover the transaction, regardless of the transaction amount. Beginning on Sept. 6, 2023, an Overdraft Fee will **NOT** be assessed on paid items that are \$5.00 or less.

Today, there is a \$5.00 Transfer Fee (Overdraft Protection) associated with transactions where Centris automatically transfers from a savings, money market, line of credit or separate checking account to cover an item or transaction that may be presented for more than your available balance. Beginning on Sept. 6, 2023, there will **NO** longer be a fee for this type of automatic transfer.

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Today, there is a Deposit Item Return Fee of \$15.00 for each submission and resubmission of a deposited item that is returned. Beginning on Sept. 6, 2023, this fee is being removed and there will **NO** longer be a fee for a returned deposit item.

**In summary, the following changes
will occur on Sept. 6, 2023:**

Fee Name	Updated Fee Amount/Structure
Overdraft Fee and NSF Fee	Limit four (4) total fees combined, per day, per checking or savings account
Overdraft Fee	\$35.00/item for any item(s) greater than \$5.00
Transfer Fee	\$0.00
Deposit Item Return	\$0.00



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