

## Service Charges Change in Terms Notice

Effective March 1, 2025, the cost and/or terms of the following Service Charges will change accordingly:

|   |          |
|---|----------|
| Printed Statement Copy.....                                       | \$5/each |
| Printed Account History.....                                      | \$2/page |
| Early Closure (account closed within 12 months of open date)..... | \$10     |
| Cash Advance (with a non-HAFCU card).....                         | \$10     |
| ATM/Debit Card Replacement (after 1st free replacement).....      | \$15     |
| Credit Card Replacement (after 1st free replacement).....         | \$15     |

Effective April 1, 2025, a new Service Charge will be assessed for accounts enrolling or currently enrolled in our Bill Pay service:

|               |              |
|---------------|--------------|
| Bill Pay..... | \$4.99/month |
|---------------|--------------|

If you have any questions or concerns, our Member Services team is ready to assist you at 989-791-7070 or [solutions@healthadvantagecu.com](mailto:solutions@healthadvantagecu.com). The full *Our Rates and Service Charges* disclosure may be accessed at any time at [healthadvantagecu.com/DisclosuresServiceCharges](http://healthadvantagecu.com/DisclosuresServiceCharges).