

WITHDRAWAL POLICY

Withdrawals under \$100.00 cannot be mailed.

If a check is lost in the mail due to your negligence in informing the Credit Union of an address change, a fee will be charged for a stop payment as per bank charge.

Credit Union is open Monday through Friday for transactions (unless it's a holiday).

The Credit Union does not print checks after 3pm Monday through Friday.

GENERAL POLICY **(STRICTLY ENFORCED)**

To become a member you must sign a membership card and a payroll deduction card at the Credit Union office. You must also have two forms of ID (passport, work identification card, drivers license, social security card) when opening up an account. All accounts must keep a minimum balance of \$100.00 at all times. You can make deposits directly to your account in addition to the payroll deduction.

The company allows you to select any amount in \$5.00 increments to be deducted weekly from your paycheck. All changes must be made in person at the credit union except members residing out of state.

If any member causes a loss to the Credit Union, the Credit Union will deny any future membership to that member **(Strictly Enforced)**.

Credit Disability Insurance is optional. If Credit Disability Insurance coverage is elected it will be in addition to the loan amount requested and will be included in the amount financed.