

STUDENT FALL-BELOW FEE WAIVER

DFCU Financial offers a program to waive the fee for students 25 years old and under whose Savings account(s) fall below the minimum required balance. To take advantage of this program, please provide a copy of your class schedule showing proof of your current student status.

Please note, though, that **effective June 1, 2016, this fee will no longer be waived if you are over 25**. If you're over 25 or no longer a student, and have an aggregate minimum average daily balance below \$200, please deposit funds to bring your balance above \$200 (savings, checking, ICP, IMMA or shared certificates combined) or establish direct deposit to your Savings account to avoid the \$3 per month fee.

If you have question, please call our Member Service Center at 888.336.2700.

Thank you.



SHARED BRANCH FEE UPDATE

Beginning June 1, 2016, we will be instituting a fee of \$5 per day for visits to all shared (non-DFCU Financial) branches or service centers.

Historically, we have absorbed the cost of this convenience for our members. Due to a significant cost increase from our network provider, however, we can no longer continue to do so. (Please note that members with an Interest Checking Plus account will receive one free shared branch or service center visit per month.)

We encourage you to take advantage of the alternative services we offer, such as Online Banking, Mobile Deposit, our Mobile App, and more than 30,000 fee-free ATMs. We have invested in these channels for your convenience, and are pleased to provide them to you at no charge. For assistance with any of these services, please call our Member Service Center at 888.336.2700.

Or, if you prefer branch banking, please visit dfcufinancial.com to find the one nearest you.

Thank you for your understanding.

