



# Ohio Teamsters Credit Union, Inc.

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January 1, 2019

Dear Members,

As we closed the door to 2018, I'm proud to announce Ohio Teamsters Credit Union has had another exceptional year. I would like to personally thank you for your contribution(s) to Ohio Teamsters Credit Union. Over the past few years a lot has changed, and myself, my staff, and our Board of Directors greatly appreciate your patience with the transitions and decisions that have been made to position ourselves to thrive in an everchanging regulatory market. I truly feel together we can continue to make this Credit Union strive to better serve our members for years to come.

As we enter the year 2019, there has been a general increase in prices. Which in turn could result in a drop in the purchasing value of money. Therefore, with the knowingness of the cost to do business will rise, the Board of Directors have decided in coming months, Ohio Teamsters Credit Union needs to update our Fee Schedule. The decisions to do so not only will better match our competitors but will offset the rising cost to do business in 2019.

This letter shall serve as a 60-day notification of change to Ohio Teamsters Credit Union's fee schedule to our entire membership.

Effective March 1<sup>st</sup>, 2019 Ohio Teamsters Credit Union's NSF/Overdraft Fee & Stop Payment Fee's will raise from \$25/Per Item, to \$30/Per Item.

The below following transactions will be included in the change for all share accounts.

- Returned Checks, NSF, ACH, EFT
- Stop Payment, Checks, ACH, Revocation
- Returned Deposit Item
- Courtesy Pay (May cover ACH, Bill Pay, EFT, Checks, ATM/Debit Card Transactions, and POS)

The updated fee schedule will be available online. I appreciate your understanding as we make this crucial business decision. Should you have any questions in regards to this manner, please do not hesitate to contact me. Again, I thank you for your continued membership with Ohio Teamsters Credit. I hope 2019 as good, if not better than 2018.

Regards,

**Drew Megrey**  
Manager  
Ohio Teamsters Credit Union  
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