

Your Revised Consumer Account and Service Agreement:

Centris Federal Credit Union (“Centris”) has changed our Consumer Rate and Fee Schedule. 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.

The following fee changes will occur on September 1, 2022:

Fee Name	Updated Fee Amount
Bad Address Fee	\$5/Piece
Incoming Wire Fee	\$15/Transfer
Domestic Wire Fee	\$25/Transfer
International Wire Fee	\$40/Transfer
Centris Cashier’s Check Fee	\$5/Check

Additionally, Centris is making changes that impact the following accounts:

Direct Checking

Effective September 1, 2022, a direct deposit is required to avoid a fee on this account. If a direct deposit does not occur at least every 60 days, a \$5 monthly fee will be charged to the account.

Premier Checking

Effective September 1, 2022, this account will change from a minimum average daily balance of \$1,500 to a required minimum balance of \$1,500 to avoid the \$10 monthly fee.

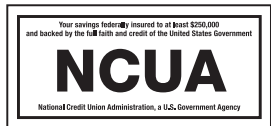
This means that the actual account balance must be at least \$1,500 at the close of each business day or the monthly fee will be assessed.

Investors Plus Money Market

Effective September 1, 2022, this account will change from a minimum average daily balance of \$25,000 to a required minimum balance of \$25,000 to avoid the \$25 monthly fee.

This means that the actual account balance must be at least \$25,000 at the close of each business day or the monthly fee will be assessed.

Please see reverse side for our Business Banking Rate and Fee Schedule changes.



Your Revised Business Banking Account and Service Agreement:

Centris Federal Credit Union ("Centris") has changed our Business Banking Rate and Fee Schedule. 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.

The following fee changes will occur on September 1, 2022:

Fee Name	Updated Fee Amount
Bad Address Fee	\$5/Piece
Incoming Wire Fee	\$15/Transfer
Domestic Wire Fee	\$25/Transfer
International Wire Fee	\$40/Transfer
Centris Cashier's Check Fee	\$5/Check
Transfer Fee	\$5/Transfer
Key Replacement Night Depository Fee	\$10/Item
Inactive Account Fee (*after 1 year and account under \$250)	\$10/Month*

Additionally, Centris is making changes that impacts the following account:

Business Investment Money Market

Effective September 1, 2022, this account will require a minimum balance of \$25,000 to avoid a \$25 monthly fee. This means that the actual account balance must be at least \$25,000 at the close of each business day or the monthly fee will be assessed. Minimum opening deposit to open new accounts is \$25,000.

Please see reverse side for our Consumer Rate and Fee Schedule changes.



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centrisfcu.org

