

## Important Updates to Your Account Terms and Fee Schedule

At Red Rocks Credit Union, we strive to provide clear and consistent communication about updates to your account. Effective February 3, 2025, we're making updates to our account terms, fee schedule, and deposit thresholds to comply with federal regulations and align with industry standards.

### Here's what's changing:

- Elimination of the Overdraft Transfer Fee: Automatic overdraft transfers from a savings account to a checking account will now be free for up to three transfers each month. **As a reminder, the '4 or More Withdrawals Per Month' Fee** will still apply. Starting with the fourth debit transaction from a savings account in a month, a \$5.00 fee will apply to each debit.
- Regulation CC Threshold Updates (for financial institutions): The minimum hold on a deposit will increase to \$275 (from \$225), and the large deposit threshold will increase to \$6,725 (from \$5,525). These changes ensure compliance with federal regulations and are designed to provide enhanced protection and clarity for our members.
- Reminder on Insufficient Funds Fee for checking and savings accounts: *Check and ACH or other electronic debit transactions that are returned for insufficient funds may be presented to us again for payment multiple times until paid. We do not monitor or control the number of times a transaction is presented for payment. You may be charged an Insufficient Funds Fee each time a debit is presented for payment, even if it was previously declined and a fee was previously charged.*
- New Fee Schedule and Membership Disclosure: Our updated Membership Disclosure and Fee Schedule provides full transparency and is available starting January 2, 2025.

We're here to help. Visit [redrocks.org/disclosures](https://www.redrocks.org/disclosures) for FAQs or call 303.471.7625 and our team will help answer account-related questions. Thank you for trusting us to serve your financial needs.