

Change in Terms Notice

IHMVCU is revising our Member Service Agreement and Rate & Fee disclosure. Many of these changes are intended to clarify our agreements with our members. Other changes are in place to reflect regulatory updates regarding our products and services.

The following changes went into effect Dec. 1, 2021.

Relationship	There's no minimum balance requirement to earn dividends.
Checking	There's no monthly service charge, regardless of the account balance.

The following changes will go into effect Feb. 1, 2022.

Balance Builder Checking	To qualify for the dividend, there must be twelve (12) debit card or Point of Sale (POS) transactions within one (1) calendar month. For transactions to count toward the qualifying transaction amount, the transaction(s) need to post and clear the account by 10 p.m. CST on the last business day of the month.
Checking Plus	To qualify for the dividend, there must be twelve (12) debit card or Point of Sale (POS) transactions within one (1) calendar month. For transactions to count toward the qualifying transaction amount, the transaction(s) need to post and clear the account by 10 p.m. CST on the last business day of the month.

Copies of the revised Member Service Agreement and Rate & Fee disclosure are available at [IHMVCU.org/Disclosures](https://ihmvcu.org/Disclosures).