

**IMPORTANT: RETAIN FOR YOUR RECORDS**

**LIMITED FEDERAL DISCLOSURE STATEMENT FOR CHANGE IN TERMS OF SERVICE FEE SCHEDULE**

This notice is being provided to you in conjunction with changes to Civic Federal Credit Union's, (the "Credit Union") Service Fee Schedule ("Fee Schedule").

The following summarizes the changes to certain fees associated with your accounts and services that appear in the Fee Schedule. All changes below shall be effective April 1, 2026 (the "Effective Date"), unless otherwise specified below. Please review these changes carefully and retain this notice with your account records.

The following fees will change on your Fee Schedule:

<b>Service/Product</b>	<b>Fee</b>
<b>Deposit Account Fees—Consumer and Business</b>	
Stop Payment Fee (for all items, including checks written, ACH transfers, Zelle, and Bill Pay)	\$25 Per Item
Rush Debit Card Replacement	\$75
Deposit Account Charge-Off	\$50
IRA Transfer Fee (transfers out to another institution)	\$25
Consumer Check Orders	Cost is passed through to you for each box ordered
<b>Credit Card Fees—Consumer and Business</b>	
Rush Credit Card Replacement	\$75
Returned Payment	\$10 Per Item
<b>Service Fees—Consumer and Business</b>	
Statement or Item Copy	\$5 Per Item
Paper Statements, Printing and Delivery	\$5 Per Statement
Official Check	\$5 Per Item
Outgoing Domestic Wire Transfer	\$15 Per Wire
Research	\$25 Per Hour
Escheatment	\$50 Per Account
Garnishment and Levy Fee	\$75
Expedited Bill Payment	\$20
Overdraft Transfer Service	\$0.50 Per Instance
Verification of Deposit	\$10
<b>Loan Fees—Consumer</b>	
HELOC Subordination Request	\$250
<b>Loan Fees—Business</b>	
New Loan Documentation Preparation	\$200
Term Modification	\$250
Rate Modification (Real Estate)	0.25% of loan balance Minimum Fee: \$500; Maximum Fee: \$2,500
Rate Modification (Non-Real-Estate)	0.10% of loan balance Minimum Fee: \$250; Maximum Fee: \$1,000

The following fees are currently listed on your Fee Schedule and will be assessed beginning on the Effective Date:

<b>Service/Product</b>	<b>Fee</b>
<b>Service Fees—Consumer and Business</b>	
Returned Mail for Incorrect Address (per statement)	\$5 Per Statement

This Change in Terms is not intended to be a complete disclosure of all terms and conditions governing your accounts and services but is limited to the change in terms set forth above. You can find copies of the complete, revised Service Fee Schedule on the Effective Date at <https://www.civicrofcu.org/fees>. You may also receive complete copies of the disclosures by contacting the Credit Union at 844-772-4842 or writing us at:

**Civic Federal Credit Union, 3600 Wake Forest Road, Raleigh, NC 27609**