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October 31, 2018

Dear JMAFCU Member:

In order to fully comply with Federal Regulations, JM Associates Federal Credit Union is implementing changes to the Schedule of Fees and Charges portion of the required Truth in Savings documentation.

The change being made is the loan skip-a-payment fee will increase from \$15.00 to \$25.00 per payment skipped.

This change to the Schedule of Fees and Charges section of the Truth in Savings Account Disclosure is being provided to you in accordance with the Change-in-Terms notification requirements of the Truth in Savings Act.

Please review this document as changes may directly affect certain accounts you maintain with us. A copy of the updated document in its entirety, it is available on our website, [www.jmafcu.org](http://www.jmafcu.org), or by contacting us either in writing at: 9987 Pritchard Road, Jacksonville, FL 32219-2894, or, by calling our Member Contact Center at (800)581-2256, or, by emailing us at [generalinfo@jmafcu.org](mailto:generalinfo@jmafcu.org).

This change will become effective on Saturday, December 1, 2018. We look forward to serving you in all your financial needs and if possible, increasing your involvement with JM Associates Federal Credit Union.

Thank you for being a loyal member of JM Associates Federal Credit Union. If you should have any questions or concerns, please reach out to our Member Contact Center at 800-581-2256, Monday through Friday, 8:00 a.m. to 4:30 p.m. eastern time.

Sincerely,

Jim Ryan, President