



September 6, 2024

Dear Member,

Thank you for your membership in Blaze Credit Union. We are writing to inform you of some changes you will notice as of October 7, 2024. This letter will explain some new rebranding of your account(s) and the disclosures that apply to them. It will also detail important changes to the terms and conditions of your accounts.

The changes set forth in this letter will go into effect on October 7, 2024. Continued use of any one of your account(s) after October 7, 2024, constitutes acceptance of, and agreement to, the new terms and conditions.

We will be rebranding the following accounts:

- Holiday Savings Club is being renamed *Holiday Secondary Savings*
- Budget Savings is being renamed *Budget Secondary Savings*
- 55 Plus Checking is being renamed *Dividend Checking*
- Pathfinder Debit with Courtesy Pay is being renamed *Blaze Free Checking*
- Timberwolves Checking is being renamed *Blaze Free Checking*
- Pioneer Plus Savings is being renamed *Share Savings*
- Pioneer Plus Club Checking is being renamed *Blaze Free Checking*
- Student Checking is being renamed *Student Debit*
- Non-Dividend Checking is being renamed *Blaze Free Checking (non-dividend)*
- Puppy Pal Savings is being renamed *Puppy Pal Share Savings*
- Pathfinder Savings is being renamed *Pathfinder Share Savings*

We will also be making the following dividend changes:

- Dividends will be paid on October 4, 2024, on the *Holiday Secondary Savings* accounts, as opposed to on October 31, 2024.
- Dividends will be paid quarterly on the *Holiday Secondary Savings* accounts, as opposed to annually. Your December 31, 2024, dividend payment will be for dividends earned after October 4, 2024.
- *Student Debit* accounts will no longer earn dividends.

Effective October 7, 2024, the following disclosures will apply to your Blaze accounts (details below):

- Personal Terms and Conditions
- Personal Rates Schedule
- Personal Fee Schedule
- Privacy Policy
- Electronic Funds Transfer Agreement and Disclosure





Personal Terms and Conditions Change in Terms

- We will be revising the “Overdraft Protection Plan” provision on Page 5 to provide additional clarification and explanation.
- We will be revising the Overdraft Protection Plan so that it will look first to the deposit and/or loan account(s) designated under that Plan before we use the Courtesy Pay Program to pay overdrafts, even if the overdraft is \$10.00 or less. There will be no fee charged if your account is overdrawn by \$10.00 or less.
- We will be revising the Overdraft Courtesy Pay Program on Page 5 and eliminating “Reg E Courtesy Pay” as a separate reference to the aspect of the Courtesy Pay program that requires you to opt-in for ATM and everyday debit card (point of sale) transactions.
- We will be adding a “Limitation of Services” provision to Page 8. This incorporates in the credit union’s Limitation of Services Policy that sets forth the circumstances under which your services at the credit union may be limited.

Personal Rates Schedule Change in Terms

- We will be adjusting the Individual Retirement Account (IRA), Money Market and Coverdell Education Savings Account (CESA) tiers for balances under \$100,000.00. The new tiers used to determine the applicable Dividend Rate and Annual Percentage Yield will be:

CURRENT	AS OF 10.07.2024
Less than \$19,999.99	\$9,999.99 or Less
	\$10,000.00 - \$19,999.99
\$20,000.00 - \$99,999.99	\$20,000.00 - \$49,999.99
	\$50,000.00 - \$99,999.99

Dividend rates are subject to change. Please refer to Blaze’s Rate Schedule for current applicable rates.

Electronic Funds Transfer Agreement and Disclosure Change in Terms

- MasterCard Debit Card and Visa Debit Card users will no longer be offered check withdrawals through Phone Banking nor Digital Banking (Phone Banking check withdrawals currently only available for Visa Debit Card users).
- Both MasterCard Debit Card and Visa Debit Card users will be offered Phone Banking (Currently only available to Visa Debit Card users).

Full access to the new disclosures to see these and other changes made to the Personal Terms and Conditions can be found at blazecu.com/CORE24. You may also contact us at 651.215.3460 or email disclosures@blazecu.com to request a printed copy of the new disclosures.

We sincerely appreciate your loyalty and look forward to continuing to partner with you. If you have questions or concerns, please don’t hesitate to contact us at 651.215.3500 or 888.347.7473, and please watch your email and US Mail for more information as to what’s next.

Blaze Credit Union

