

Pathways™ Checking Account Disclosures

- The Pathways Checking monthly fee is \$4.95.
- To qualify for a Pathways Checking Account the member must meet all Pathways checking eligibility requirements.
- Free VISA® debit card
- Free Online and Mobile banking
- Free Bill Pay
- Free Smart Score Credit Score Range
- Free eStatements
- Access to free BALANCE financial fitness education and counseling service
- Dividends are not paid on any balances in the Pathways Checking account
- Pathways Checking accounts are not eligible for Courtesy Pay overdraft protection or opt-in for debit card overdrafts.

Overdrafts: There are no Overdraft Fees. If your account has insufficient funds to process a withdrawal transaction including ACH, draft check, ATM, point-of –sale, pre-authorized automatic debit, telephone, transfer transaction, bill pay, or other initiated withdrawal, your withdrawal transaction will be declined and draft checks will be returned to payee as Non-Sufficient Funds. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account.

Membership: Must meet membership eligibility including live, work, worship or attend school in Fairfield, Hartford, Middlesex or New Haven county. As a condition of membership, you must maintain the minimum required share(s) as set forth below:

Par Value of One Share: \$25.00

Number of Shares Required: 1

Connex Pathways Checking Fee Schedule July 1, 2023

The rates, fees and terms applicable to your account at Connex Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

PATHWAYS CHECKING ACCOUNT FEES

Check Printing:.....Prices vary based on style and checking account type. Fee waived for members age 60 and older (standard orders only.) Shipping charges apply.

Transfer Fee from Regular Share Account\$0 per transfer

MONTHLY CHECKING FEES

Pathways Checking:.....\$4.95

OTHER SERVICE FEES APPLICABLE TO ALL ACCOUNTS

Account Research/Reconciliation Fee:\$50 per hour

Statement Copy Fee:.....\$5 per copy

Deposited Item Return Fee:.....\$20 per item

Wire Transfer (incoming) Fee:.....\$15 per transfer

Wire Transfer (outgoing) Fee:.....\$25 per transfer

International Wire (outgoing) Fee:.....\$40 per transfer

Legal Process Fee:.....\$100

Account Closure Fee: (If closed within 3 months)...\$0

Copy of Share Draft Fee:.....6 free per year,
then \$2.50 per copy

Copy of Official Check Fee:.....\$5 per item

Copy of Interim Statement Fee:.....\$5 per statement

International Deposit Fee:.....\$10 per item

Debit Card Replacement Fee:.....\$10 per card

ATM/Mobile Incorrect Deposit Fee:.....\$2 per deposit

Official Check Charge:.....\$1 per item

(Any check under \$500.)

Inactive Account Fee:.....\$0 per month

(Regular Share Account - after 6 months and balance under \$50)

Bad Address Fee:.....\$0 per month

Paper Statement Fee:.....\$2 per statement

(Ages 17 and younger and 60 and older are exempt. Does not include Home Loan statements)

Share to Share Transfer through Call Center:.....\$0 per transfer

ATM WITHDRAWAL FEE

Connex ATMs:.....\$0

Non-Connex ATMs:.....7 free per month, then \$2 per withdrawal (Allpoint is a non-Connex ATM)

STOP PAYMENT FEE

Includes: Share Draft Checking, ACH Origination, Official Check, Bill Payment Merchant Processor Funds

Transfer:.....\$35 per item

ONLINE BANKING SERVICES

Online Banking via Internet:Free

Online Bill Payment:..... Free

The fees appearing in this schedule are accurate and effective for accounts as of the Effective Date indicated on this Fee Schedule. Not all services listed on this Fee Schedule apply to Pathways Checking accounts.