



September 20, 2023

Dear Member:

At Hanscom Federal Credit Union, our mission is to be the trusted advisor that people turn to for unbiased financial guidance. To deliver on our mission, we must offer simple accounts and services that help and encourage you to achieve your goals. To that end, we're excited to announce our new **Your Way** checking account and services that puts you in control of your finances.

What this means for you:

Effective November 1, 2023, your Free Checking account will automatically convert to **Your Way** Checking. You'll continue to enjoy no minimum balance, no monthly maintenance fees, up to 10 HFUC ATM transactions at no charge, and your account number will remain the same. These changes give you access to the **Your Way** accounts and services designed to keep your money in your pocket and working for you. We've enclosed a summary of changes for more information.

Benefits of being a *Your Way* member:

When you have a **Your Way** checking account, you're eligible for the following:

- **Your Way Savings**
Only available to **Your Way** Checking members, this 14-tier savings account rewards you for saving more. The account has easy-to-reach balance thresholds and dividend rates that increase as your savings grow.
- **Do More With Your Change**
An out-of-sight/out-of-mind way to start or add to your savings. This automatic savings plan rounds transactions up to the nearest dollar and transfers the change to the **Your Way** Savings each night.
- **Balance Boost**
Only available to members with **Your Way** Checking and **Your Way** Savings, Balance Boost is an easy and worry-free way to build balances in savings certificates for short-term and long-term planning and goals. Simply select a balance to remain in **Your Way** Savings (target balance) and select an amount (up to \$1,500) over the target balance to transfer to a savings certificate each month.

Next steps:

The **Your Way** account and service suite and rates are available today! Meet with a Financial Wellness Representative today to determine the best accounts and services for you and your goals. Our representatives will make the transfer to the new accounts and enrollment in the new services fast and easy. If you do not choose to visit with a Financial Wellness Representative, your Free Checking account will be changed to **Your Way** Checking on November 1, 2023. The benefits for **Your Way** Checking members would then automatically be available to you.

Get ready to experience a new level of financial empowerment where you can do more with your money than ever before. Take control of your finances and enjoy the freedom to customize your banking solutions with ease and confidence.

It's your journey. Navigate **Your Way**.

Sincerely,

Hanscom Federal Credit Union



Change in Terms
Effective November 1, 2023

Feature	Free Checking	Your Way Checking
Minimum Balance	\$0.00	\$0.00
Monthly Service Fee	\$0.00	\$0.00
Dividends	0.00% APY [†]	0.00% APY [†]
Transaction Requirements	0	0
Hanscom ATM Fees Waived	10 per statement cycle	10 per statement cycle
Non-Proprietary ATM Surcharge Rebated	\$0.00	\$0.00
Check Orders	1 free box per year	1 free box at account opening

[†] Annual Percentage Yield.

The dividend period for these accounts is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration is the last day of the dividend period and for the example above is January 31. If you close your account before dividends are paid, you will not receive the accrued dividend. Funds at Hanscom FCU are federally insured up to at least \$250,000 by the National Credit Union Administration (NCUA), an agency of the federal government.

Please refer to our Disclosure for Personal Accounts for information about dividend calculation methods.