

Effective April 1, 2018, Magnolia FCU's fee schedule will change. The changes highlighted below only affect members conducting shared branching transactions.

We encourage members to download our mobile application by searching "Magnolia FCU" in Google Play or the Apple App Store and sign up for Magnolia's online banking. To register for online banking, visit www.magfedcu.org and click "Enroll" next to the Online Banking Login box.

Through our mobile app and online banking platform, you can transfer funds, make loan payments, deposit checks, search ATMs in our network, and much more.

You can also withdraw cash free of charge from any ATM in our expansive ATM network. To search ATMs in our network, click "Locations" in the mobile app or click "ATM Locations" in the About Us section of our website.

Shared Branching Fee Schedule:

<u>Withdrawals</u>- \$3 fee per withdrawal (*members are encouraged to withdraw funds from an ATM in our network free of charge, or stop by a Magnolia branch*)

<u>Deposits</u>- 2 free per month; \$3 fee for each deposit thereafter (*deposit a check free of charge using our mobile app or make any deposit free of charge by stopping by a Magnolia branch*)

<u>Transfers</u>- \$3 fee per transfer (*transfers can be made free of charge through our mobile app or online banking, through our automated telephone banking or by stopping by a Magnolia branch*)

<u>Member Verifications, Statement Prints, or Account Inquiries</u>- \$3 fee for each occurrence (*members are encouraged to perform the following transactions through our online banking, mobile app, automated telephone banking or by emailing us at* <u>info@magfedcu.org</u>.)

If you have any questions regarding these changes, please email us at <u>info@magfedcu.org</u> or give us a call at 601-977-8300.

Thank you for your loyalty to Magnolia.

Magnolia FCU Management