Dear TruWest Member,

We are sending this letter to inform you that your current OTG, Choice Checking, Advantage 55, or Traditional TruWest checking account(s) will be automatically converted to Simply Checking accounts effective October 1, 2020. Please see the enclosed Change in Terms for changes to the rates and terms of your account(s).

You may still upgrade your existing checking account to a High Yield or Cash Back Checking Account prior to October 1 and avoid the conversion to a Simply Checking account. Your Rewards account will not be converted to Simply Checking.

If you wish to upgrade your existing checking account, we recommend doing so one of two ways:

1. **Online at truwest.org**. Log in to your online banking account and select Rewards Checking Election Form from the Online Request Forms menu.
2. **By phone at 1 (855) 878-9378**.

To learn more about our High Yield and Cash Back Checking Accounts, visit truwest.org/rewardschecking.

If you have any questions, please call us at 1 (855) 878-9378.

Sincerely,

TruWest Credit Union
### CHANGE IN TERMS

Choice Checking, OTG Checking, Advantage 55 Checking, and Traditional Checking accounts will be Converted to Simply Checking Accounts  
Effective October 1, 2020

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<th>ACCOUNT CHANGES</th>
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<td>Dividend Rate</td>
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<td>Annual Percentage Yield (APY)</td>
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<td>Dividends Compounded and Dividends Credited</td>
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| Minimum Opening Balance         | Change          | $0.00         
|                                 |                 | (there is no minimum balance requirement) |
| Balance Method to Calculate Dividends | Change | NA |
| Minimum Monthly Balance to Earn APY | No Change | NA |
| Additional Important Changes    | Change          | The Simply Checking account does not offer the following:  
1. Overdraft Fee Forgiveness. Overdraft fees apply. The standard overdraft fee is $35 for each item that may be paid. Please see a current Rate and Fee Schedule for further information.  
2. Opening or anniversary gift cards. Amazon and Starbucks gift cards are not awarded.  
3. Free Cashier’s Checks and Money orders. Standard fees for Cashier’s Checks ($5.00 per check) and Money orders ($2.00 per purchase) apply. Please see a current Rate and Fee Schedule for applicable fees. |

All other terms not expressly changed remain the same. Your continued use of your account after the Effective Date constitutes your agreement. Please see a Consumer Checking and Savings Account Rate and Terms, Truth in Savings Account Disclosures, and Rate and Fee Schedule available on www.truwest.org on October 1, 2020 for further information.

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1If your current checking account has overdraft privilege associated with the account, that program will remain available on your primary Simply Checking account. Should you like further information or to opt out please contact TruWest Credit Union at 1 (855) 878-9378.