

# Important Announcements

Due to an increase in the risk of fraud on inactive/dormant accounts, these accounts will be closely monitored. Our policy defines inactive/dormant account as an account that has had no activity for 180 days. If a transaction is requested on an inactive account, you will be required to come in to one of the lobbies of the Credit Union with a current photo ID. Inactive/dormant share accounts with a balance of less than \$25.00 will be charged a monthly fee of \$2.00. This fee will continue to be deducted from the account until the balance is reduced to zero. If you want to make your account active again, please

bring the balance above \$25.00. This fee will begin 12/1/2016. If your account has become dormant, please consider using your credit union more frequently!

We would also like our members to make note that the Travel Money Cards will be changed to EMV chip cards. With the added security the fee will now increase to \$5.00 a card. Reload fees remain at \$2.00 per reload.

## Important: Insurance Change

Healthcare Plus FCU has partnered with a new Collateral Protection Insurance tracking company. Effective August 1, 2016 State National Companies began tracking insurance coverage on collateralized consumer loans.

With the transferring of insurance information from our previous tracking company to State National, there may be some insurance coverage verifications that may have slipped through the cracks and did not get converted. Some of the policies may have been outdated/expired and a new, updated one required.

In the next month or so, if you receive a notice from State National Company regarding

your assistance in providing to us proof of insurance coverage. Please help us in getting this updated information as soon

as possible. Please contact your insurance agent and ask them to send proof of full coverage insurance showing Healthcare Plus FCU as the loss payee or lien holder, and comprehensive and collision coverages with deductible amounts no greater than \$2500. This information may be faxed to us at 605-725-0899 or mailed to PO Box 1857; Aberdeen, SD 57402-1857.

Please call us if you have any questions and we thank you in advance for your cooperation and prompt assistance.