



### **18/65 Annual Notice**

**For members aged 18 or younger, or 65 or older:** In accordance with M.G.L. Chapter 171, Section 32B, also known as the “18/65 Law,” we do not impose any fee, charge or other assessment against the savings or checking account of any person aged 65 or older, or age 18 or younger. However, a reasonable charge, as determined by the Commissioner of Banks, may be assessed against such accounts when payment has been refused due to insufficient funds. Our fee for insufficient funds does not exceed \$5.00 per transaction.

**You must notify us of your eligibility to receive these benefits.** Please notify the Credit Union when you open your account(s) if you are in either of these age groups or if you become eligible for fee waivers at any time during your account holding. Eligible persons who have not already registered for this service should contact the Credit Union as soon as possible by calling or visiting either of our branch offices.

*Note: We are required to notify you of this annually. If you have previously applied and are receiving the fee exemption you need not notify us again.*