



Notice of Fee Change

AERO is dedicated to improving member service and convenience, information security and contributing to our local communities. We continually strive to advance our efficiencies in order to offer the best loan and deposit rates possible, maintain low cost services and fee structure, while promoting good stewardship of our environment. Today's world of electronic communications offers an outstanding solution addressing all of these objectives.

This Notice of Change is to inform you that, effective in January, 2018, a \$2.00 fee will be assessed for each account receiving mailed paper statements. Members under 18 years of age will not be charged a fee.

This new paper statement fee can be easily avoided, simply by going into AERO's website, at AEROFED.net, signing up for Online Banking, and opting-in to eStatements. It takes just a few minutes and it's easy to do. In fact, well over one-third of AERO's members are already signed up for eStatements! eStatements are housed in a secure electronic environment, yet can be easily retrieved and printed out should the need ever arise.

As a member you continue to have access to AERO's many valuable benefits.

These benefits include:

- Downloading your statements when you need them in a safe and secure environment
- Free first order of checks and free ATM/debit cards
- Free OneClick Bill Pay
- Free Online Banking
- Free Mobile App & Mobile Deposit
- Low loan rates and fees
- And much more

If you have any questions about this notice, please contact us directly at 623-334-4701 or toll free at 800-284-0633. These changes allow us to keep providing you with the highest level of quality service, while better securing your information and being environmentally friendly.

We thank you for your continued business!

AERO Member Services

Make a Real Statement. Go Paperless.

Sign up today through your online banking account at [AEROFED.net](https://www.aerofed.net)



FAQ's

- 1. How can I avoid the fee?**
 - a. You can sign up for eStatements by simply going to your online banking page.
- 2. If I don't have an online banking account, how do I sign up?**
 - a. Visit us at [AEROFED.net/service/online-banking](https://www.aerofed.net/service/online-banking).
- 3. Are my statements protected?**
 - a. Absolutely! They are stored in a safe and secure environment that is password protected by you. You can download and print a statement when the need arises. With identity theft on the rise, it's not traveling through the mail system or lying around in your home for someone to obtain.
- 4. Are statements easy to retrieve?**
 - a. Yes. Log into your online banking and click on the eStatement tab in the left menu. Your list of statements will appear. Download and print what you need.
- 5. What if I don't want to sign up for eStatements?**
 - a. If you choose not to sign up, a \$2.00 fee will be assessed for each statement.
- 6. If I opt to not have any statements, electronic or paper, will I still be charged a fee?**
 - a. No fee will be assessed as long as we have your signed written authorization.