



Reddi-Monni Overdraft Transfer Fee Addendum

Effective March 1, 2010, Picatinny Federal Credit Union will assess a \$3 overdraft transfer fee for each overdraft transfer from your Reddi-Monni Line Of Credit.

Here is how you can avoid this fee:

If you anticipate that you'll need to transfer money into your checking account, simply call us at (973) 361-5225, visit your nearest branch, or log into Picatinny Personal Finance Manager to make necessary transfers in advance at absolutely no charge whatsoever. If you are a Picatinny Personal Finance Manager member, take advantage of the e-Lert feature that allows you to set up minimum balance email alerts from within the Online Banking system. Members have found this to be one of the easiest ways to keep a close eye on their account activity.