

Notice of Account Verification

Your SUPERVISORY COMMITTEE is conducting its annual audit and confirmation of accounts. If you find any errors, notify the committee immediately at:

Supervisory Committee
PO Box 4606
Spokane, WA 99220

Otherwise, your account will be considered correct.

*~ Supervisory Committee Chair,
Canopy Credit Union*

>> IMPORTANT NOTE: Do not send your payments, deposits, or any regular correspondence to the Supervisory Committee address. For business transactions, use the main office address listed below.



PO Box 2519 | Spokane, WA 99220-2519
509.328.2900 | canopycu.com



Call for Nominations

Canopy Credit Union's Nominating Committee is now **accepting résumés** for Board of Director positions opening in 2025.

The term of a board position is three (3) years and requires an approximate time commitment of four to six hours per month. Interested parties must submit a résumé of 60 words or less to the Nominating Committee at PO Box 2519, Spokane, WA 99220-2519 **no later than December 31, 2024.**

The Nominating Committee may interview each potential nominee. A member who applies but is not nominated will be notified by the committee chair within twenty (20) days of the application deadline. Any member not selected by the Nominating Committee may petition to be on the ballot by obtaining signatures from 1 percent of Canopy members over 16 years of age (about 125 folks). The petition must be returned to the main office at 601 W. Mallon no later than 28 days prior to the Annual Meeting (date to be announced in the March 2025 *inside Canopy* newsletter).

An eligible candidate for the Board of Directors must be a primary member and **meet the following requirements:**

1. Be a minimum of 18 years of age.
2. Must be in good financial standing.
3. Must not have a record of felony conviction(s) or have been advised by a governmental agency that they are not qualified or eligible to serve in any capacity.
4. Former employees must wait two (2) years from last day of employment and must be eligible for rehire.

In addition, the individual must:

- Possess knowledge, experience or interest pertaining to Canopy Credit Union's future.
- Be willing to act independently and objectively regardless of external relationships with other volunteers or employees.

No nominations from the floor will be accepted. An election will not be conducted when the number of nominees equals the number of positions to be filled. All election results will be announced at Canopy's Annual Meeting.

fee schedule

Effective January 1, 2025

Membership Share Value/Minimum Deposit	\$5.00
Paper Statement Fee	\$2.00
Exemptions from the Paper Statement Fee:	
• Primary members age 18 and under	
• Memberships with any loan except a Visa	

Share Draft (Checking) Fees

Plus Checking (<i>if average balance is below \$500</i>)	\$5.00/month
Stop Payments on Checks and ACH	\$5 online/\$25 other channels
Insufficient Funds & Overdraft	\$28.00
NSF (<i>written by member on non-Canopy account</i>)	\$25.00
Copy Fee	\$1/page or item
Account Research, per hour (<i>\$25.00 minimum</i>)	\$25.00
Overdraft Transfer Fee from LOC	\$4.00
Share Draft (Check) Printing (<i>depending on style</i>)	prices vary
Counter Checks	\$2.00/set of eight
Replacement Card Fee, each	\$10.00

Miscellaneous Fees

Check Cashing Fee (<i>third-party</i>)	5% of check/minimum \$10
Cashier Checks	\$5.00 each
Self-Serve Coin	under 18 free, 3% of total
Empty Envelope	\$25.00
Pay by Phone via Debit Card/Message Pay	\$9.95
Loan Payment with Debit Card Online	\$4.95
Garnishment & Levy	\$50.00
Wire Transfer Domestic (<i>outgoing</i>)	\$25.00
Wire Transfer International (<i>outgoing</i>)	\$75.00
Inactive, Dormant, Invalid Address Fee	\$5.00/month
IRA Annual Maintenance Fee	\$25.00
IRA Cancellation Fee	\$25.00
IRA Outgoing Direct Transfer/Rollover Fee	\$25.00



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