



**Notice of Massachusetts General Laws Chapter 167D, Section 2, the "18-65 Law."**

Brotherhood Credit Union does not impose any fee, charge or other assessment against the applicable savings or checking account of any person age 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 does not exceed \$5.00 per instance when presented or represented against insufficient funds. ATM fees apply. You must notify us of your eligibility to receive these benefits. Please notify the Credit Union when you establish your membership if you are in either of these age groups or if you become eligible for fee waivers at any time during the course of your membership with us. Eligible persons who have not already registered for this service should contact the Credit Union by visiting a branch location or call 781-598-5555.