

## myMoneyPackage – stays an attractive financial Package

Dear Customer,

our Customers value our Presence in the myFinance-Center including the free financial guidance and consultations. Furthermore, our ongoing Investments in Digitalization, modern Software and our Safety-Standards are appreciated. For example, we offer the possibility that you can use the VR-Banking APP on your Smartphone to authorize a Withdrawal at our ATMs, or to send and receive Funds using a messenger-system within the App.

The ongoing Interest-Policy of the European Central Bank (ECB) in addition to the declining interest revenue, further Europe-wide Regulations and higher costs are only a few challenges, that our bank has to face.

These determining factors have induced us to initiate a monthly service fee of 1,99 € for our myAccount and our myVISA Card will have an annual fee of 60,00 € as of April 1<sup>st</sup>,2017.

You will find a detailed Description in the enclosed attachment.

Including in the detailed Description is our new, transaction dependent reimbursement-plan, that enables you to get the annual Fee-Charge for the myVISA Card and myAccount refunded or partially refunded. As you see your Customer-Loyalty will continue to be rewarded.

In line of this Price-Adjustment we have to point out your legal ability of a notice of termination.

If you have any questions we are available via email: [info@myfinance-center.de](mailto:info@myfinance-center.de)

We look forward to continue our successful partnership with you.

Best Regards

Volksbank Kraichgau