



NOTICE OF CHANGE

THE ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

Effective: October 1, 2021

In effort to provide clarity, the following updates have been made to the Electronic Fund Transfers Agreement and Disclosure:

The following statement has been added to the Electronic Fund Transfers Agreement under section 3. CONDITIONS OF EFT SERVICES part c:

Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.

Section 3. CONDITIONS OF EFT SERVICES part c has also been updated to include Mastercard revised standards pertaining to currency conversion.

The previous standard: the currency conversion rate used for a particular transaction was the rate as of the date the transaction was processed, and NOT the date the transaction occurred or was posted to the account.

The new revised standard: the currency conversion rate used for a particular transaction will be the rate for the applicable currency on the date the transaction occurs. However, in limited situations, it will still be the rate on the date the transaction is processed.

Section 4. FEES AND CHARGES has been updated for clarity as follows:

You understand and agree that we and/or the ATM operator may charge you multiple fees for multiple transactions during the same ATM session (for example, fees for both a balance inquiry and a cash withdrawal).

Section 10. NOTICES has been updated with the following in regards to notices of unauthorized EFTs and Change-in Terms Notices:

Written notice you provide in accordance with your responsibility to report unauthorized transactions to us will be considered given at the time you mail the notice or deliver it for transmission to us by any other usual means. All other notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which EFT services are offered and will provide notice to you in accordance with applicable law.

Section 11. BILLING ERRORS has been updated with the following for provisional crediting of new accounts:

If you give notice of an error occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to investigate the error.

Language in the Electronic Fund Transfers Agreement and Disclosure has been changed as described above. Please keep a copy of this Notice with the Agreement. Except as set forth in this Notice, the Agreement is unaffected and shall continue in full force and effect in accordance with its terms. If there is a conflict between this Notice and the Agreement, the terms of this Notice will prevail.