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hacu.org

IMPORTANT CHANGES TO YOUR ACCOUNT TERMS

Change in Terms

The following represents a Change in Terms to Your Electronic Services Agreement and Disclosure and is effective upon receipt of this notice. Please keep this Notice for Your records.

The following provisions have been added to Your Electronic Services Agreement and Disclosure.

TRANSACTION SLIPS. Except for mail-in transactions and certain small value transactions, You can get a receipt at the time You make any transaction to or from Your Account through the use of Your Card. When an electronic fund transfer has been made during any given month, You will receive a monthly statement to reflect all electronic fund transfers to or from Your Account during that statement period. In any case, You will receive a statement at least quarterly.

FEES. We may assess reasonable charges against Your Account for transactions performed at electronic terminals. If so, We will specify any charges for these or other types of electronic transactions, including automatic transfers, on an accompanying pricing document. We will explain the charges to You when You open Your Account. You will be provided with a fee schedule, and other specified information after Your Account is established. Additional fee schedules are available at any of Our office locations. When You use an ATM not owned by Us, You may be charged a fee by the ATM operator, or any network used, and You may be charged a fee for a balance inquiry even if You do not complete a fund transfer.

The following represents a Change in Terms to Your Account Disclosures and is effective upon receipt of this notice. Please keep this Notice for Your records.

We are adding a variable rate dividend to your Personal Checking Account

If you meet the following criteria monthly:

- Monthly aggregate ACH electronic deposit (greater than or equal to \$500) to any share within a membership with HACU
- 12 Check card transactions per month POS (signature and PIN based transactions that are posted by the end of the month).
- Enrolled in MY247 with at least one monthly login
- Consent to receive e-Statements
- Dividends will be paid no minimum balance
- \$10,000 maximum average daily balance to receive dividends

To view this disclosure in its entirety you may go to <https://www.hacu.org/disclosures/>. You can visit one of our branches and a Member Service representative can assist you.