

# IMPORTANT INFORMATION ABOUT CHANGES TO YOUR HAPO ACCOUNT

## **Membership and Account Agreement revised September 1, 2023:**

HAPO Community Credit Union has amended its Membership and Account Agreement for consumer accounts to further clarify operational policy and procedures regarding NSF and overdraft items and joint owner account information access. The following sections were updated to reflect these changes.

- **Non-Sufficient Funds (NSF) Items and Overdrafts:** Section 14 has been amended to simplify and clarify how we handle NSF (non-sufficient funds) and overdrafts in alignment with our current practices.
- **Joint Owner Account Information Access:** Section 3 has been amended to clarify joint signer access to online statements for associated individual loans.

## **Electronic Services Agreement revised September 1, 2023:**

HAPO Community Credit Union has amended its Electronic Services Agreement for consumer accounts to further clarify operational policy and procedures regarding inactive ATM/debit card renewal and Mobile Deposit Capture daily limits. The following sections were updated to reflect these changes.

- **ATM & Visa® Debit Card Services:** Section 5 has been amended to observe auto-renewal limitations regarding inactive ATM/Debit cards.
- **Mobile Deposit Capture Service:** Section 9 has been amended to include information on daily deposit limits.

Account Agreements are available within Online Banking or upon request. For questions or to request a copy of this notification in Spanish, please contact us or visit one of our Financial Centers.