

IMPORTANT INFORMATION ABOUT CHANGES TO YOUR HAPO ACCOUNT

HAPO Community Credit Union is revising account agreements governing our consumer and commercial deposit accounts, electronic services and fees **effective November 1, 2025**. We encourage you to review and retain this notification for your records. These agreements are available upon request at any time. If you have any questions or would like this notice in Spanish, please contact the Credit Union or visit a Financial Center.

Membership and Account Agreement:

Foreign Checks: Article I, Section 10, subpart f. – Disclosure has been amended to observe foreign check acceptance processing times, adjustments and limitations.

- *Foreign checks are accepted on a collection basis only and are not subject to the funds availability requirements of Regulation CC. Funds will be credited to your account only after final payment is received in U.S. dollars, and the amount may be adjusted for exchange rates and fees charged by correspondent or foreign banks. Collection may take several weeks or longer, and the Credit Union does not guarantee payment or timing. If a foreign check is returned unpaid, you are responsible for the full amount and any related fees or exchange losses.*

Transfer Limitations: Article I, Section 13, subpart b. – Disclosure has been amended to reflect the elimination of the limit of six (6) preauthorized withdrawals per calendar month on Money Market accounts.

Heath Savings Accounts (HSAs): Section 14, subpart h. – Disclosure has been amended to outline Courtesy Pay ineligibility for HSA accounts.

Electronic Services Agreement:

Intra Institution Limits: Section 1, subpart b. – Disclosure has been amended to reflect an increase to the Intra Institution transfer limit from \$500 to \$1,500.

Transfer Limitations: Section 1, subpart b., Section 6, and Section 8, – Disclosure has been amended to reflect the elimination of the limit of six (6) preauthorized withdrawals per calendar month on Money Market accounts.

Heath Savings Accounts (HSAs): Section 5 and Section 12 – Disclosure has been amended to include limitations related to HSA electronic service restrictions and coverage liability related to electronic transactions (Regulation E).

Addendum to the Business Membership and Account Agreement:

Transfer Limitations: Article I, Section 3. – Disclosure has been amended to reflect the elimination of the limit of six (6) preauthorized withdrawals per calendar month on Money Market accounts.

Business Desktop Remote Deposit Capture (RDC) and ATM Deposits: Article II, section 2, Subpart g. – Disclosure has been amended to observe limit increases to applicable Business Desktop RDC and ATM deposit funds availability timing thresholds.

- *Accounts open for 0 to 30 days receive the first \$5,000 and remainder of the funds will be available on the 2nd business day after the day of deposit***
- *Accounts open for 31 or more days receive the first \$25,000 and remainder of the funds will be available on the 2nd business day after the day of deposit***

*** Of the total combined amount of Business Desktop RDC deposits and HAPO ATM deposits made in one day, not per deposit.*



Fee Schedule:

HAPO Community Credit Union has revised its consumer and commercial services in connection with the acquisition of Community First Bank. The tables below outline the updated fees and new services.

NEW SERVICES*	
Service Description	Fee
Foreign Incoming Wire	\$40.00 each
Foreign Currency Order	\$15.00 per order
Foreign Currency Order-Expedited	\$25.00 per order

**New products and services are applicable to both commercial and consumer members.*

NEW COMMERCIAL SERVICES**	
Service or Product Description	Fee
Zipper Deposit Bag	\$5.00 each
Locking Courier Bag	\$25.00 each
Courier Service	\$25.00 per month
Treasury Management***	\$25.00 per month
Check Images on Statements	\$2.00 per month
Positive Pay	\$25.00 per month
Sweep Setup Fee	\$5.00 per setup

***All new commercial products and services listed above are also applicable to analyzed account services.*

****Treasury Management services are financial solutions designed to help organizations efficiently manage cash flow, payments, liquidity, and financial risk.*

REMOVED FEES	
Service Description	Change Description
Wire Service Via Business Online Banking	Now included as part of Treasury Management***
ACH Origination via Business Online Banking	Now included as part of Treasury Management***
ACH Origination Service: Add-On	Discontinued
Online Banking Wire Service: Add-On	Discontinued

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CHANGES TO ANALYZED ACCOUNT FEES		
Fee Description	Old Fee	New Fee
Account Analysis Fee	\$12.00 per month	\$4.00 per month
Per Item Fee (Includes Debit Cards/POS, ACH, EFT, Bill Pay, ATM & Cashier's Check purchase transactions)	\$0.10 per item	\$0.12 per item
Analyzed Commercial Cash Activity	Aggregate (Received/Disbursed) \$0.10/\$100.00	Aggregate (Received/Disbursed) free up to \$20,000, then \$0.60/\$1000