

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 August 1, 2026**. 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:

Funds Availability: Article II. Funds Availability, Section 2. Availability of Deposits, subpart f. Mobile Deposit Capture & ATM Deposits, and subpart g. Business Desktop Remote Deposit Capture and ATM Deposits: Disclosure has been amended acknowledging the possible assignment of account specific funds availability limits for certain HAPO account types and deposit methods.

Electronic Services Agreement:

Intra-Institution Limits: Section 1. Online Banking Service, subpart b. Online Banking Service Limitations: Disclosure has been amended reflecting an increase to the Intra-Institution transfer limit from \$1,500 to \$7,500.

Addendum to the Business Membership and Account Agreement:

Funds Availability: Article II. Funds Availability, Section 2. Availability of Deposits, subpart f. Mobile Deposit Capture & ATM Deposits, and subpart g. Business Desktop Remote Deposit Capture and ATM Deposits: Disclosure has been amended acknowledging the possible assignment of account specific funds availability limits for certain HAPO account types and deposit methods.