

IMPORTANT INFORMATION ABOUT CHANGES TO YOUR HAPO ACCOUNT

Membership and Account Agreement revised effective August 1, 2024

HAPO Community Credit Union has amended the following sections of its Membership and Account Agreement to reflect the following changes:

- **Non-Sufficient Funds (NSF) Fee Limitations:** Section 14 has been amended to reflect new limitations regarding NSF fees associated with duplicate presented items.
- **Recourse on the Collection of Debts:** Section 29 has been amended to clarify the credit union's recourse for collecting debts on closed accounts.

Electronic Services Agreement revised effective August 1, 2024

HAPO Community Credit Union has amended the following sections of its Electronic Services Agreement to reflect the following changes:

- **Member Liability Regarding Debit Cards:** Section 12 has been amended to clarify member debit card Electronic Funds Transfer ("EFT") liabilities and limitations.
- **Increased Transaction Limits:** Section 5 has been amended to reflect an increase in allowable daily online transactions for the HAPO Teen Debit Card product.
- **Recourse on the Collection of Debts:** Section 18 has been amended to clarify the credit union's recourse for collecting debts on closed accounts.

HAPO Fee Schedule revised effective August 1, 2024

HAPO Community Credit Union has amended the following sections of its Fee Schedule to reflect the changes outlined below:

- **Non-Sufficient Funds (NSF) Fee Limitations:** The Overdraft and Return Item section has been amended to reflect new limitations regarding NSF fees associated with duplicate presented items.
- **Commercial Coin Order/Exchange Fee:** The Fee Schedule was amended to reflect an update to the rolled coin order/exchange fee.
- **Bill Pay Fee:** The Fee Schedule was amended to reflect the elimination of the Bill Pay Fee Charge for Commercial accounts.

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.