

## 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, 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:

Stop Payment Requests: Article I, Section 16, subpart a. – Disclosure has been amended to observe the addition of new online banking stop payment request capabilities.

- *You may ask the Credit Union to stop payment on any check drawn upon your checking account. You may request a stop payment by telephone, by mail, in person, or via the HAPO online banking platform.*

The Arbitration Proceeding: Article I, Section 40, subpart e. – Disclosure has been amended to include provisions for Mass Arbitration Procedures.

- *The arbitration must be filed with the following neutral arbitration forum JAMS and must follow its rules and procedures for initiating and pursuing an arbitration, including the Mass Arbitration Procedures, if applicable.*

Funds Availability Policy: Article II, Section 2, subpart b., c., and d. – Disclosure has been amended in accordance with new Federal regulatory guidance limits, **effective July 1, 2025.**

- *If a hold is placed on a check, the availability of funds on the day of deposit will increase from \$225 to \$275. Other limitations apply to special situations such as larger daily deposits and new accounts. The size of transactions affected in these special situations will increase from deposits over \$5,525 to deposits over \$6,725.*

E-Statements: Section 25, subpart a. – Verbiage added to acknowledge the nature of enrollment into e-Statements.

- *Your enrollment in e-statements will discontinue the distribution of your periodic paper statements.*

Dormant and Abandoned Accounts: Update to section 26 – Verbiage added to acknowledge state specific time frames for dormant and abandoned accounts.

- *If a deposit or withdrawal has not been made on the account and the Credit Union has had no other contact with you in the amount of time set forth by state law specific to your last known address as required by the Uniform Unclaimed Property Act, the account will be presumed abandoned.*

Night Depository: Update to section II, subpart 1. – Verbiage changed to add clarity to the processing and posting times of night depository items.

- *Deposits made at night depositories are considered next business day deposits.*

### Electronic Services Agreement:

ATM & Visa® Debit Card Services: Section 5 – Disclosure has been amended to reflect the current ATM and debit card purchase transaction count daily reset time.



## IMPORTANT INFORMATION ABOUT CHANGES TO YOUR HAPO ACCOUNT

---

- *ATM Transactions.* There is a limit of ten (10) ATM transactions **per day**. **This count is reset daily at midnight Pacific Standard Time.**
- *Visa® Debit Purchases.* There is a limit of forty (40) debit card transactions **per day**. **This count is reset daily at midnight Pacific Standard Time (PST).**

Pre-authorized Electronic Funds Transfers (EFTs): Section 7 – Disclosure has been amended to add clarity regarding the placement, withdrawal, and nature of pre-authorized debit stop payments.

- *You may ask the Credit Union to stop payment on any pre-authorized charges drawn upon your account. You must notify us verbally or in writing at any time up to three (3) business days before the scheduled date of the transactions. These stop payment requests will remain in effect unless withdrawn by you. Should the originator change their company ID or operate under multiple company ID's there is a chance that a transaction may clear your account. In this event, dispute protocol will be followed in accordance with section 12, Member Liability. If you request a stop payment three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.*

### Addendum to the Business Membership and Account Agreement:

The Arbitration Proceeding: Section 1, subpart e. – Disclosure has been amended to include provisions for Mass Arbitration Procedures.

- *The arbitration must be filed with the following neutral arbitration forum JAMS and must follow its rules and procedures for initiating and pursuing an arbitration, including the Mass Arbitration Procedures, if applicable.*

Funds Availability Policy: Section 2, subpart c., d., and e. – Disclosure has been amended in accordance with new Federal regulatory guidance limits, **effective July 1, 2025.**

- *If a hold is placed on a check, the availability of funds on the day of deposit will increase from **\$225** to **\$275**. Other limitations apply to special situations such as larger daily deposits and new accounts. The size of transactions affected in these special situations will increase from deposits over **\$5,525** to deposits over **\$6,725**.*

### Business Membership and Account Agreement:

Returned Item or Resubmission: Section 9, subpart a. – Disclosure has been amended to add clarity to the current fee methodology for returned and resubmitted transactions.

- *We will charge a fee each time a check or item is submitted for payment and returned. If the same item is presented more than once and our processing system is able to determine that we previously imposed a return fee for the same item, we will not impose a new fee.*

Inactive Accounts: Update to section 24 - Verbiage added to acknowledge state specific time frames for dormant and abandoned accounts.

- *If a deposit or withdrawal has not been made on the account and the Credit Union has had no other contact with you in the amount of time set forth by state law specific to your last known address as required by the Uniform Unclaimed Property Act, the account will be presumed abandoned.*

## OVERDRAFT, RETURN & MISCELLANEOUS ITEMS

Fee Description	New Fee	Old Fee
Deposit Return Fee (Returned check of depositor)	\$10.00	\$20.00
Foreign Check Processing Fee*	\$10.00 per item	\$45.00 per item
Foreign Outgoing Wire Fee*	\$40.00 per item	\$50.00 per item
Stop Payment Fee (ACH, Check or Series of Checks)*	\$25.00 per item	\$26.00 per item
Medallion Guarantee	Free	\$25.00 per item

\*These fees also apply to analyzed checking accounts.

## COMMERCIAL ACCOUNT SERVICES & FEES

Commercial Account Services	New Fee	Old Fee
Same Day ACH Via Business Online Banking*	\$15.00 per month	\$5.00 per transaction
Desktop Remote Deposit Capture*	\$25.00 per month (HAPO or Non-HAPO)	\$30.00 per month (HAPO Scanner) \$40.00 per month (Non-HAPO Scanner)
Commercial Online Banking Wire Fee*	\$25.00 per wire	\$10.00 per wire

\*These fees also apply to analyzed checking accounts.

## COMMERCIAL ACCOUNT FEES

Account Type	New Fee	Old Fee
Traditional Checking	\$0.20 per check deposited/cleared if more than 100 items per month  \$0.20 per debit/credit item if more than 150 items per month	\$0.30 per checks deposited/cleared if more than 100 items per month  \$0.30 per debit/credit item if more than 150 items per month
Premier Checking	\$10.00 per month, if at any time your balance falls below the minimum required balance of \$2,000.00  \$0.20 per check deposited/cleared if more than 150 items per month  \$0.20 per debit/credit item if more than 300 items per month	\$10.00 per month, if at any time your balance falls below the minimum required balance of \$2,500.00  \$0.30 per check deposited/cleared if more than 150 items per month  \$0.30 per debit/credit item if more than 300 items per month
Business Savings	Free	\$5.00 per month, if at any time your balance falls below the minimum required balance of \$100.00  \$0.30 per check deposited/cleared if more than 20 items per month  \$0.30 per debit/credit item if more than 30 items per month  \$0.15 per \$100 cash activity if more than \$5,000 per month
Premier Money Market	\$9 per month, if at any time your balance falls below the minimum required balance of \$500	\$15 per month, if at any time your balance falls below the minimum required balance of \$2,500
IOLTA Checking	Free	\$15.00 per month, if at any time your balance falls below the minimum required balance of \$100.00  \$0.30 per check deposited/cleared if more than 100 items per month  \$0.30 per debit/credit item if more than 150 items per month \$0.15 per \$100 cash activity if more than \$5,000 per month
1031 Exchange Money Market	Discontinued Commercial Account	