

The Electronic Fund Transfers change was effective 04/27/2020.

Important new information about limitations on frequency of transfers for Health Savings Accounts (HSA) (Page 16 of the *Important Account Information for Our Members* disclosure brochure)

The following language has been deleted from the Limitation on frequency of transfers section of the Electronic Fund Transfers - Your Rights and Responsibilities Disclosure.

- During any month, you may not make more than six withdrawals or transfers from a savings account to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

The Truth-in-Savings change was effective 04/27/2020.

Important new information about transaction limitations for the following account types: Membership Shares Account, Regular Shares Account, Money Market Account, and Christmas Club Account. (Pages 20-21 of the *Important Account Information for Our Members* disclosure brochure)

The following language has been deleted from the Truth-in-Savings Disclosure for each of the above-listed account types.

Transaction limitations:

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.