

IMPORTANT INFORMATION ABOUT CHANGES TO YOUR HAPO ACCOUNT

HAPO Community Credit Union has amended its *Membership and Account Agreement* to further clarify operational procedures related to transaction processing on inactive accounts. We have also revised specific sections related to Courtesy Pay and Recurring Debit Overdraft fee assessment. We encourage you to review and retain this notification for your records.

Dormant and Abandoned Accounts: ACH, Check and ATM/Debit transactions may be declined due to an inactive status on an account.

Courtesy Pay Fees: Transaction amounts of \$5.00 or less that are covered using Courtesy Pay will not be charged a Courtesy Pay Fee. The following example illustrates how this works: The available balance in your checking account is \$2.00 and you make an everyday debit purchase for \$4.00, causing your checking account to be overdrawn. HAPO will not charge you a Courtesy Pay Fee for this overdraft.

Recurring Debit Overdraft Fees: Recurring debit transaction amounts of \$5.00 or less will not be charged a Recurring Debit Overdraft Fee. The following example illustrates how this works: The available balance in your checking account is \$1.00 and a recurring debit for \$5.00 is presented, causing your checking account to be overdrawn. HAPO will not charge you a Recurring Overdraft Fee.

HAPO Community Credit Union has amended its *Fee Schedule* to clarify when a Deposit Return Fee of \$20.00 is assessed. Effective immediately, this fee will be assessed when a deposited check is returned, and it is drawn from an account at another financial institution belonging to an owner on the HAPO account to which it was deposited.

Examples: You deposit a check drawn off your personal bank account from a financial institution other than HAPO and it is returned due to the account being closed. You will be charged the \$20.00 Deposit Return Fee.

You deposit a check from your employer, and it is returned due to non-sufficient funds. You will **not** be charged a \$20.00 Deposit Return Fee.

Account Agreements are available within Online Banking. For questions or to request a copy of this notice in Spanish, please contact us or visit one of our Financial Centers.