

## IMPORTANT INFORMATION ABOUT CHANGES TO YOUR HAPO ACCOUNT

### Membership Account Agreement revised January 1, 2021:

HAPO Community Credit Union has amended its Membership Agreement Disclosures to further clarify operational policy and procedures regarding deposits, commercial and non-member transactions. The following sections were updated to reflect these changes:

- **Direct Deposit:** The Credit Union will not accept any direct deposits for anyone who is not an owner on your account and the Credit Union will place a stop payment on any non-owner deposits.
- **Crediting of Deposits:** The Credit Union will not accept any deposits payable to or endorsed by anyone who is not an owner on your account and the Credit Union will return any deposit of any non-owner.
- **Commercial Transactions:** Commercial transactions should be processed in accordance with HAPOs Commercial Account Agreement and Disclosure therefore, these transactions are prohibited on consumer accounts. Members who use their consumer account for commercial purposes will be required to redirect these transactions to their commercial account. If you fail to redirect commercial transactions to a commercial account, your account may be restricted or closed, without further notice.
- **Non-member Transactions:** The Credit Union is required to verify the identity of anyone who conducts a financial transaction with the Credit Union. Non-members conducting transactions on behalf of our member or for themselves must provide their contact information and approved government issued identification. In some circumstances, a Tax Identification Number (SSN or ITIN) may be required. The Credit Union reserves the right to deny non-member transactions if requested information or documents are not provided.

Account Agreements are available within Online Banking. You may request a copy by phone or stop by any of our Financial Centers.

### Notice of change to Fee Schedule effective February 15, 2021:

As your locally owned credit union, we remain committed to keeping fees at HAPO to a minimum and strive to be lower or comparable to others in the credit union industry. As part of a routine examination of fees associated with HAPO Community Credit Union, the following fee amendments are effective February 15, 2021:

- Debit/Credit Rush Card fee is increasing to \$50.00
- Debit/Credit Rush PIN fee is increasing to \$50.00