

DISCLOSURE UPDATES:

Common Features

Effective February 2021, HAPO Community Credit Union updated its Common Features fee disclosure to include that the 1% foreign transaction fee will apply to Credit and Debit card transactions with merchants located in foreign countries, in addition to card transactions you make in foreign countries. The current foreign transaction fee of 1% has not changed.

Credit Card Agreement Amendment

Effective February 2021, HAPO Community Credit Union has amended its Credit Card Agreement to clarify that the 1% foreign transaction fee will apply to credit card transactions with merchants located in foreign countries, in addition to card transactions you make in foreign countries.

Electronic Funds Transfer Agreement Amendment

Effective February 2021, HAPO Community Credit Union has amended its Electronic Funds Transfer Agreement to clarify that the 1% foreign transaction fee will apply to debit card transactions with merchants located in foreign countries, in addition to card transactions you make in foreign countries.