

AMENDMENTS TO AGREEMENTS AND DISCLOSURES

Effective Immediately

The following Disclosure is an addendum to your Agreements and Disclosures and contains important information about how DFCU Financial collects and processes items and calculates your account balances for overdraft purposes.

COLLECTION AND PROCESSING OF ITEMS

In processing items presented for payment on Your Account, We will pay such items each business day in the order We choose, all of which means that the transactions may not be processed in the order in which they occurred and that You could incur multiple fees in a single day should there be insufficient funds to pay all items presented that day.

GENERAL TERMS APPLICABLE TO ALL ACCOUNTS

Overdraft Balance Calculation

When processing transactions that debit or credit Your Account, We start each business day with Your final Account balance from the preceding business day. The final balance takes into account all of the debit and credit transactions that were settled that business day pursuant to Our Funds Availability Policy, as well as any other debits or credits to Your Account that were finally settled that day, as described above in the "Deposit of Items" and "Collection and Processing of Items" sections of the Account Agreement. This starting balance at the beginning of a business day (the preceding business day's final balance) is sometimes referred to as Your "current balance."

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GENERAL TERMS APPLICABLE TO ALL ACCOUNTS

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As credits and debits to Your Account are received by Us, We add them to and subtract them from Your current balance. Examples of credits include, but are not limited to, electronic direct deposits, check deposits that have been fully and finally collected, ACH credits that have settled that day, and cash deposits made to one of Our tellers. Examples of debits include, but are not limited to, checks drawn on Your Account that are presented to Us for payment, electronic fund transfer (EFT) debit transactions (such as preauthorized payments and settled EFT debits), EFT debits that We have authorized but which have not been settled, and Credit Union fees and charges. The result of this calculation at any given point in time is called Your "available balance."

For the purpose of determining whether an overdraft has occurred, We use Your available balance at the time the transaction occurred or is authorized. To determine your available balance, We also subtract all of the pending debit transactions and any check or management holds on Your Account. This determines the available balance for overdraft purposes. Each debit transaction that We process that results in a negative available balance in Your Account is an overdraft, subject to an overdraft charge.

Subject to applicable law, You are responsible for paying any overdraft fees and charges assessed in connection with Our payment of an overdraft, as well as any NSF fees charged to Your Account when we dishonor and return an item for insufficient funds. It is Your responsibility to know Your Account balance, and if You have any questions You should contact a Credit Union representative.

