



**FirefightersFirst**  
CREDIT UNION

Firefighters First Credit Union is an assumed business name of Firefighters First Federal Credit Union

## ADDENDUM TO ABOUT YOUR CREDIT UNION ACCOUNTS DISCLOSURE AND AGREEMENT

*Please read this Addendum completely and retain it with your personal records. All agreements and disclosures shall be construed in accordance with the provisions of the California Uniform Commercial Code (UCC). Your accounts are subject to the requirements below and such other terms and conditions as established by the Board of Directors and as contained in the account agreements. This Addendum is incorporated by this reference into and becomes a part of Firefighters First Federal Credit Union's Truth in Savings Disclosure. This addendum becomes effective November 1, 2019. All other terms and conditions of your Truth in Savings Disclosure, as amended, remain in force.*



**Effective December 31, 2019 the credit union will be removing and will no longer offer the Night Drop or the Automated Teller Machines (ATMs) at the Firefighter's First Credit Union branch locations. The following section titled, "Deposits at The Credit Union Automated Teller Machines (ATM)" has been deleted in its entirety from the section titled, "Funds Availability Policy" in your Truth in Savings Disclosure.**

### **DEPOSITS AT THE CREDIT UNION AUTOMATED TELLER MACHINES (ATM )**

Our policy is to make the first five thousand dollars (\$5,000) from any deposits (cash or checks) made at automated teller machines (ATM's) we own or operate available to you on the same business day we receive your deposit. The remaining funds will be available two (2) business days after the deposit is received.

We will notify you if we delay your ability to withdraw funds for any of the reasons listed under the heading of "Longer Delays May Apply," and we will tell you when the funds will be available. Funds will generally be available by the seventh (7th) business day.

**The following language in the section titled, "Funds Available Policy" has been edited to reflect accumulative total of check deposits that exceed the daily amount of \$5,000 will be held at the member level.**

Checks deposited by member to their credit union account(s) will be totaled as an aggregate deposit balance on a daily basis. The first \$5,000 will be available immediately on checks deposited to member accounts via Remote Deposit Capture (RDC), ATM and Shared Branch locations.

**The following section titled, " Premium Overdraft Services" found under the Checking Account Agreement under the section titled, "General Terms and Conditions of your Credit Union Accounts", has been edited to reflect the coverage of recurring (transactions) preauthorized transfers.**

### **PREMIUM OVERDRAFT SERVICES**

Under the Premium Overdraft Services, the Credit Union may honor overdrafts for which there are insufficient available funds on:

- Checks
- Electronic transfers
- Telephone-initiated transfers
- Preauthorized payments under our Bill Pay Service
- ACH transactions
- Recurring preauthorized transfers occurring as a result of providing your Visa Debit Card number (e.g., utility, cable, gym membership, etc.).

We will not pay your overdrafts for:

- ATM transactions
- Visa Debit Card transactions
- PIN and Point-of-Sale transactions at a merchant, online or by telephone

**The following section titled, “ Premium Overdraft Plus Services” found under the Checking Account Agreement under the section titled, “General Terms and Conditions of your Credit Union Accounts”, has been edited to reflect the deletion of language referring to charges for recurring transactions occurring as a result of providing your Visa Debit Card number (e.g., utility, cable, gym membership, etc.).**

#### **PREMIUM OVERDRAFT PLUS SERVICES**

In addition to the Premium Overdraft Services, under the Premium Overdraft Plus Services, the Credit Union may also honor overdrafts for which there are insufficient available funds on the additional items described below subject to your affirmative consent (opt-in).

Unless the Credit Union currently has your affirmative consent (opt-in) on file, we will not pay your overdrafts for:

- ATM transactions
- Visa Debit Card transactions
- PIN and Point-of-Sale transactions at a merchant, online or by telephone