

Notification of Changes in Terms to your Deposit Agreement

Effective December 7, 2020

Change in Terms to Deposit Agreement

You should retain this Change in Terms notice along with your Deposit Agreement for your records. Once effective, this Change in Terms becomes part of your Deposit Agreement and all other terms and conditions within your Deposit Agreement apply except as supplemented, revised or replaced by this Change in Terms.

Please note that continuing to maintain and use your account beyond the effective date of this Change in Terms constitutes your acceptance of the Deposit Agreement with this Change in Terms.

If you have any questions, visit your local branch or call our customer service professionals at 1-800-448-8812.

Change in Terms Relating to On-Us Check Cashing Fee

The Section titled **Withdrawals – Right to Refuse to Cash a Check for a Payee** on page 13 is replaced in its entirety by the following provisions:

Withdrawals – Right to Refuse to Cash a Check; On-Us Check Cashing Fee

We have the right to refuse to pay a check

drawn on your account that is presented for immediate payment over the counter; instead, we (in our sole discretion) may require the payee or holder of the check to deposit the check in a bank account to be sent through the banking payment and collection channels.

We may also charge a fee on a payee that is not an owner of a depository or loan account with us for cashing a check or other item drawn on your account. For the purpose of this fee, “loan” does not include a credit card account; therefore, we may charge this fee to a payee who only maintains a credit card account with us. We may deduct the fee from the cash remitted to such person, as well as require identification satisfactory to us as a condition for cashing the check or other item. You agree that we may refuse to pay any such check or other item if the payee refuses to furnish identification or pay the fee. Our refusal to pay a check and/or charge a fee as described above will not be considered wrongful dishonor of the check or other item by us.



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