

# ADDENDUM TO TRUTH-IN-SAVINGS DISCLOSURE OF MEMBERSHIP AGREEMENT AND ACCOUNT TERMS

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). Disclosure information that applies to the Membership Agreement and Account Terms offered by LBS Financial Credit Union 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 LBS Financial Credit Union's Truth-In-Savings Disclosure of Membership Agreement and Account Terms. This addendum becomes effective January 1, 2022. All other terms and conditions of your Truth-In-Savings Disclosure of Membership Agreement and Account Terms, as amended, remain in force.



**This addendum is provided by the Credit Union in compliance with the Federal Truth-in-Savings Act. This is not a complete Agreement and Disclosure, rather this is limited to the change in terms set forth below.**

The following section titled, "Funds Availability Policy and Your Ability to Withdraw Funds" found in the terms of LBS Financial Credit Union's (the "Credit Union's") Truth-in-Savings Disclosure of Membership Agreement and Account Terms (the "Agreement and Disclosure") has been revised to include the following. This change takes effect January 1, 2022 (the "Effective Date").

## ➔ ***Funds Availability Policy and Your Ability to Withdraw Funds***

We will generally make funds from your deposited checks available to you sooner than we are able to collect the funds for that check. In some cases, checks you deposit may be returned unpaid. You are responsible for your deposits, even if we previously made those funds available to you and you withdrew them. If a check you deposited is returned unpaid for any reason, you will have to repay us and we may assess a returned item fee as set forth in our Fee Schedule, even if doing so causes your account to become overdrawn.

**This revised section shall remain in effect throughout the remaining term of your Agreement and Disclosure.**

All other terms and conditions contained in your Agreement and Disclosure shall remain in full force and effect and shall continue to apply during the remaining term of your Agreement

Should you have any questions concerning this Addendum, or should you wish to discuss other products and services, please call us toll-free at 800.527.3328. If you would like a copy of the complete, revised Agreement and Disclosure, you may contact the Credit Union at:

P.O. Box 4860 • Long Beach, CA 90804-0860  
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