

ADDENDUM TO ELECTRONIC FUND TRANSFERS DISCLOSURE AND AGREEMENT & FEE SCHEDULE

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). Savings accounts, Checking/Share Draft accounts and Share Certificate 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 LBS Financial Credit Union's (the "Credit Union's") *Electronic Fund Transfers Disclosure and Agreement and Fee Schedule*. This addendum becomes **effective January 1, 2026**. All other terms and conditions of the *Electronic Fund Transfers Disclosure and Agreement and the Fee Schedule*, as amended, remain in force.

ELECTRONIC FUND TRANSFERS DISCLOSURE AND AGREEMENT

The following section titled Limitations on Transactions, as found under Additional Disclosures Applicable to ATM and Point-of-Sale (POS) Services of the Credit Union's Electronic Fund Transfers Disclosure and Agreement dated May 1, 2021, has been revised to reflect the updated daily limits below. This change takes effect January 1, 2026 (the "Effective Date").

ADDITIONAL DISCLOSURES APPLICABLE TO ATM AND POINT-OF-SALE (POS) SERVICES

LIMITATIONS AND TRANSACTION

You may make ATM cash withdrawals or POS transactions up to the following daily limits as long as your available balance will cover the transaction and depending on the defined limit set for your account. These daily limits are defined using a 24 hour period which begins at 12:00 am PST and ends at 11:59 pm PST:

- For Premier Members, \$1,000 for ATM cash withdrawals and \$5,000 for POS transactions.
- For Regular Account Holders, \$500 for ATM cash withdrawals and \$3,000 for POS transactions.
- For Youth Account Holders, \$200 for ATM cash withdrawals and \$200 for POS transactions.

Various institutions that participate in networks of which the Credit Union is a Member may have lower withdrawal limits than those set forth herein. In that event, you may not be able to withdraw more than the cash limit of that particular ATM. POS (signature and PIN based) transactions require an active share draft/checking account with us.

FEE SCHEDULE

The following sections from the Credit Union's Fee Schedule dated October 23, 2023, have been revised to reflect the updated fees shown below, reducing the prior \$25 fees to the new lower amounts. This change takes effect January 1, 2026 (the "Effective Date").

DECREASED FEE

Non-Sufficient Funds (NSF) (Checks/ACH)	\$14.00
Uncollected Funds	\$14.00
(Checks/ACH or other items including account overdrafts caused by ATM and POS transactions posting)	

Effective March 1, 2026 (the "Effective Date"), the Credit Union will add a fee for account inactivity/dormancy. A new Fee Schedule reflecting this fee will be available on the Effective Date.

Dormant Account (monthly after 12 months)	\$5.00
Accounts are dormant at the 12th month of inactivity (no transactions) on all of the accounts under one account number. As long as one of the connected accounts has a transaction, an account will not go dormant. The dormancy fee is charged in the 13th month of inactivity and then on a monthly basis until a transaction occurs on the account.	

