



## Account Agreement and Disclosures Amendments

**Effective October 30, 2020:** There will be language added to your **Membership and Account Agreement**, specifically the Non-Sufficient Funds and Overdrafts section (Page 5). No changes have been made to the *Advantages Overdraft Defense™* (AOD) service. Clarifying language has been added so you may better understand your AOD service, and for the Agreement language to be cohesive with the language on the updated *Advantages Overdraft Defense™* Opt-In form. The following changes have been made:

- 1) Added: An overdraft occurs when the available balance in your account is not high enough to cover a transaction, but we pay it anyway. Your available balance is your account balance, minus any pending holds, and pending transactions (such as debit purchases) that we have authorized but have not yet posted to your account.
- 2) The word “item” has been replaced with the word “transaction” for consistency.
- 3) Added: A transaction that is authorized against a sufficient available balance may result in a negative available balance (overdraft) when it finally posts if intervening transactions have reduced the available balance. Multiple NSF fees may be charged on the same transaction if the transaction is presented or submitted for payment multiple times.

**Effective May 27, 2020:** The Savings Account Transfer Limitation of six transfers per statement cycle and the related excess transfer fee has been permanently removed. Government regulation has been relaxed in this area due to the COVID-19 pandemic. The prior restrictions were discussed in your **Account Agreement and Disclosures booklet** on pages 8, 23 - 24, and 31 – 32.

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**Effective July 1, 2020:** Revisions will be made to your **Availability of Funds Disclosure**, under Same Day Availability, Other Check Deposits - Checking Account Deposit, Other Checks, and Automated Teller Machine (ATM) Deposit. The availability dollar amounts shown as \$200 have increased to \$225. Under Longer delays may apply, the dollar amount of \$5,000 is increased to \$5,525. And in the last sentence of the Availability of Funds disclosure, the dollar amount shown as \$200 – that may not be available - is now \$225.

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**Effective April 13, 2019:** Changes will be made to your **Electronic Funds Transfer Agreement and Disclosure**, within the Fees and Charges section, under Foreign Transactions. The fee assessed for single-currency foreign transactions will increase from .8% to 1% of the amount of the transaction, calculated in U.S. dollars.

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**Effective April 4, 2019** (changes are shaded): Transaction Limitations in your **Electronic Funds Transfer Agreement and Disclosure**, within the Terms and Conditions of Card Services, under Transaction Limitations, page 22.

- 1) ATM Withdrawals: The Quick Cash Card withdrawal limit is \$700 each day. The

*Advantages Visa® Debit Card™* and HSA Visa® Debit Card™ withdrawal limit is **\$1,000** each day.

- 2) POS Purchases: You may use your *Advantages Visa® Debit Card™* or HSA Visa® Debit Card™ to make purchases up to **\$3,000** each day. A hold may be placed on the funds available for purchases for the transaction request that has been submitted by the Visa® merchant for authorization. You may use your Quick Cash Card, if linked to a Money Market Savings or checking account, to make purchases up to \$1000 each day at participating merchants.
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**Effective September 13, 2017:** The *Advantages Access Card™* has been renamed the Quick Cash Card. References to *Advantages Access Card™* in the Account Agreement and Disclosures booklet (pages 18, 21, 22, 23, 24 and 26) should now read Quick Cash Card. Features and benefits of the card remain the same. References to the *Advantages Access Card™* on the current UECU Fee Schedule should now read Quick Cash Card. Fees associated with the card remain the same.

**To request a copy of your Account Agreement and Disclosures please call 800.288.6423 or visit: <https://www.uecu.org/forms/>**