

Amendments to UECU Account Agreement and Disclosures

Below are changes to disclosures and terms included in the UECU Account Agreement and Disclosures brochure. Changes are shaded.

Effective 2/1/2017

Checking account product choices are changing effective 2/1/2017. New checking accounts are reflected in the revised Truth-in-Savings Disclosure ([CLICK HERE to REVIEW](#)). *EasyCheck Checking* Accounts opened from 12/30/2016 to 1/31/2017 will convert to a Rewards Checking account and *Advantages Money Market Checking™* Accounts opened from 12/30/2016 to 01/31/2017 will convert to a Rewards Checking PLUS account.

Effective June 1, 2016 The Holiday Savings and Vacation Savings account are no longer offered. Effective June 1, 2016, existing Holiday Savings and Vacation Savings accounts will convert to and carry the same terms and conditions as Special Savings accounts.

Effective 10/1/2014

On Page 7, in the **Dormant Accounts** section, the time period for escheat has been reduced from five years to three years. The following change (shaded) is made in the last two sentences in this section.

If your account remains inactive for **three (3) years**, or such other period as required by law, the balance, after deducting an escheat fee, will be transferred as abandoned property to the appropriate government entity. This is known as escheat.

The following paragraph replaces the existing paragraph in the Availability of Funds Policy section, on page 11. Changes are shaded.

Determining the availability of a deposit. The length of any delay in availability is counted in business days from the day of your deposit. Every day except Saturday, Sunday, and a federal holiday is a business day. If you make a deposit before 2:00 p.m. Eastern Time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the above-mentioned time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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