

Addendum

to the Electronic Fund Transfers Disclosure and
Agreement, v18
Revised 10/22/2024

Effective 10/22/2024 the following provision has been revised (in italics):

(HVCU-owned) Automated Teller Machine (ATMs). You may use your ATM Card/VISA Debit Card and PIN to:

1. *Withdraw funds from your designated savings and checking, or savings and tiered money market accounts.*
2. *Make check or cash deposits to your designated savings and checking, or savings and tiered money market accounts.*
3. *Transfer funds between your designated savings and checking, or savings and tiered money market accounts.*

ATM/Visa Debit Card Agreement. The ATM/Visa Debit Card remains the property of HVCU and you agree to surrender the card(s) to HVCU upon demand. HVCU may cancel, modify, or restrict the use of any card upon proper notice or without notice if your account is overdrawn, if HVCU is aware that you have violated any term of this Agreement, whether or not HVCU suffers a loss, or where necessary to maintain or restore the security of your account(s) or the ATM system. HVCU reserves the right to capture the card(s) through any ATM. Each member whose name appears on a card assumes joint and several liability for all financial transactions made with your card.

1. *This card may be used for cash withdrawals, check cashing, deposits, transfers, POS transactions, P2P transactions, Shared Service Center transactions, merchant purchases, and unsecured line of credit advances, subject to terms and conditions of any existing line of credit of which this agreement is a part.*



Federally Insured by NCUA
MK00410 10/2024

