

## Addendum to the Membership & Account Agreement

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**Effective date of this Addendum to all members: April 15, 2019.**

This Addendum sets forth amendments to the Membership and Account Agreement published on January 1, 2019, effective for new members January 1, 2019, and for existing members February 15, 2019. These Amendments are effective as of **April 15, 2019**. All terms, conditions and provisions of the Membership and Account Agreement that are not expressly amended by this Addendum remain in effect and have not changed.

In Funds Availability Policy section the subsection titled DEPOSITS AT ATM TELLER MACHINES and MOBILE e-DEPOSIT is superseded and replaced in its entirety with the following:

### **DEPOSITS AT ATM TELLER MACHINES, MOBILE e-DEPOSIT, and SHARED BRANCH**

#### **Deposit(s) at Non-Proprietary ATMs**

Non-Proprietary ATM (an ATM that First Tech does not own). The first \$200.00 of daily aggregate deposit(s) will be made available on the first business day after we receive your deposit(s). Deposit(s) in excess of \$200.00 may not be available until the fifth business day after the day of your deposit(s). For daily aggregate deposit(s) in excess of \$5,000.00 longer holds may apply. This rule does not apply to ATMs that we own or operate.

#### **Deposit(s) at Proprietary ATMs**

Proprietary ATM (an ATM that First Tech owns and operates). The first \$200.00 of daily aggregate deposit(s) will be made available on the first business day after we receive your deposit(s). Deposit(s) in excess of \$200.00 may not be available until the second business day after the date of your deposit(s). For daily aggregate check deposit(s) in excess of \$5,000.00 longer holds may apply.

#### **Shared Branches**

The first \$200 of daily aggregate deposit(s) will be made available on the first business day after we receive your deposit(s). Deposit(s) in excess of \$200.00 may not be available until the second business day after the date of your deposit(s). For daily aggregate check deposit(s) in excess of \$5,000.00 longer holds may apply.

For determining the availability of your deposit(s), every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit at a shared branch 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 at a shared branch on a business day we are not open your deposit will be considered made on the next business day that we are open.

Shared branches are those offices where members of many different credit unions are able to perform transactions to their own credit union account. Shared branching is currently available at most CO-OP locations. (<https://co-opcreditunions.org>)

#### **Mobile e-Deposit**

Please refer to the Mobile e-Deposit Capture Agreement for funds availability policies related to electronic deposit of check images.