

IMPORTANT RETAIN FOR YOUR RECORDS

LIMITED FEDERAL DISCLOSURE STATEMENT FOR CHANGE IN TERMS OF ELECTRONIC SERVICES AND WIRE TRANSFERS DISCLOSURE AGREEMENT

EFFECTIVE: AUGUST 1, 2018

This limited disclosure is given in conjunction with the terms of F&A Federal Credit Union's Electronic Services and Wire Transfers Disclosure and Agreement.

It is given by F&A Federal Credit Union in compliance with the Electronic Fund Transfer Act and Regulation E. This is not a complete Electronic Services and Wire Transfers Disclosure and Agreement but is limited to the change in terms of F&A Federal Credit Union's Electronic Services and Wire Transfers Disclosure and Agreement.

If you would like another copy of your Electronic Services and Wire Transfers Disclosure and Agreement, you may write to us at 2625 Corporate Place, Monterey Park, CA 91754 or call us at 800-222-1226.

Effective AUGUST 1, 2018 the following changes will be made to your Electronic Services and Wire Transfers Disclosure and Agreement.

ELIGIBILITY FOR EXTERNAL TRANSFERS

We will automatically qualify and approve you to use External Transfer Service based on pre-established account eligibility criteria that we set from time-to-time. We reserve the right to change eligibility criteria for the External Transfer Service at any time. You must access the External Transfer Service through Online or Mobile Banking.