

ADDENDUM TO KINECTA FEDERAL CREDIT UNION'S AGREEMENTS & DISCLOSURES

This addendum is incorporated into and is made part of the Agreements & Disclosures Booklet dated February 2010.

Effective October 28, 2013

Page 38, Part V, SHARE ACCOUNT AGREEMENT AND TRUTH IN SAVINGS DISCLOSURE. Funds Transfer Agreement and Notice, Item 2 is amended as follows:

2. You may establish or change cut-off times for the receipt and processing of funds transfer requests, amendments, or cancellations. Unless other times are posted for the various types of funds transfers, the cut-off time for wire transfers will be at 12:30 p.m. PST (11:30 a.m. PST for international wires) on each weekday the Credit Union is open that is not a federal holiday. Payment orders, cancellations, or amendments received after the applicable cut-off time may be treated as having been received on the following business day and processed accordingly.

Effective October 28, 2013

Page 39, Part V, SHARE ACCOUNT AGREEMENT AND TRUTH IN SAVINGS DISCLOSURE. Funds Transfer Agreement and Notice, Item 14 is amended as follows:

14. For international funds transfers, I have the right to cancel my funds transfer via written or verbal request within 30 minutes of paying for the transfer if:

- (1) My request to cancel enables you to identify my name and address or telephone number and the particular transfer to be canceled; and
- (2) The transferred funds have not been picked up by the designated recipient or deposited into an account of the designated recipient.

You shall refund, at no additional cost to me, the total amount of funds provided by me in connection with the funds transfer, including any fees and, to the extent not prohibited by law, taxes imposed in connection with the transfer, within three business days of receiving my request to cancel the transfer order.

Effective October 28, 2013

Page 40, Part V, SHARE ACCOUNT AGREEMENT AND TRUTH IN SAVINGS DISCLOSURE. Funds Transfer Agreement and Notice, Item 16 is amended as follows:

16. I understand and agree that in case of unauthorized or improper ACH debit activity on my account, I must complete and sign the Credit Union's Written Statement of Unauthorized ACH Debit Activity form.

Effective October 28, 2013

Page 40, Part V, SHARE ACCOUNT AGREEMENT AND TRUTH IN SAVINGS DISCLOSURE. Funds Transfer Agreement and Notice, Item 17 is amended as follows:

17. Except as expressly prohibited by applicable state and federal laws and regulations, I understand and agree that you will not be liable for any loss or liability arising from: (1) any unauthorized transfer or interest thereon (including, but not limited to, fraudulent transfers and/or a transfer where you failed to abide by the agreed-upon security procedures) that I fail to report to you within 60 days for ACH and 180 days for international funds transfers after my receipt of notification of the transfer; (2) any negligent or intentional action or inaction on the part of any person not within your reasonable control, including, but not limited to, the failure of other financial institutions to provide accurate or timely information; (3) the failure of other financial institutions to accept a funds transfer order; (4) my negligent or intentional action or inaction and/or breach of this Agreement; (5) any ambiguity or inaccuracy in any instruction given to you by me or my authorized agent; or (6) any error, failure, or delay in execution of any funds transfer instruction, or cancellation or amendment caused by circumstances beyond your reasonable control, including, but not limited to, any computer or communication facilities malfunction.

For international funds transfers, upon my request, you will provide me with a notice describing my error resolution and cancellation rights.