



ADDENDUM TO LBS FINANCIAL CREDIT UNION DISCLOSURES

EFFECTIVE
February 1, 2018

Please read this Addendum completely and retain it with your personal records. All agreements and disclosures shall be construed in accordance with the provisions of the California Uniform Commercial Code (UCC). Savings accounts, Checking/Share Draft accounts, and Share Certificate accounts are subject to the requirements as stated in this Addendum and such other terms and conditions as established by the Board of Directors and as contained in the account agreements. This Addendum is incorporated by this reference into and becomes a part of LBS Financial Credit Union's Truth in Savings Disclosure, Electronic Fund Transfers Disclosure and Agreement, Visa Credit Card Disclosure, and Fee Schedule. This addendum becomes effective February 1, 2018. All other terms and conditions of your account agreements and disclosures, as amended, remain in force.

The following language has been added to your Truth in Savings Disclosure of Membership Agreement & Account Terms

Page 13 - Consent to Contact (Non-Telemarketing Only)

You give your express consent for the Credit Union and others acting on our behalf to contact you at any telephone number you give to us or we obtain from any other source (including any wireless phone or VoIP number), using any texting or calling technology (including any automatic telephone dialing system, artificial voice or prerecorded voice), regarding this account or any other relationship you now or later have with the Credit Union. You agree that you have not provided, and will not provide to us, any telephone number unless you are the subscriber to the service or the customary user of the telephone to which that number relates unless you tell us in writing. If you revoke this authorization, you agree to do so in a way that is likely to provide us with notice in time to process that revocation before we make any further calls or send any further texts, such as by using one of the methods designated by the Credit Union for such purpose.

You may withdraw the consent to be contacted on your wireless telephone number(s) by an automatic telephone dialing system, artificial voice, or prerecorded voice system at any time in person, by written notice to us at LBS Financial Credit Union P.O. Box 4860, Long Beach, CA 90804-0860, via phone at 800.527.3328, or by any reasonable means. You agree to notify us of any change to the wireless telephone number(s) for which you are providing your consent to be contacted.

The following language has been added to your Electronic Fund Transfers Disclosure & Agreement

Page 2 - Special Notice to Visa Debit Cardholders

If there is an unauthorized use of your Visa Debit Card or a Plus network or Interlink transaction, and the transaction takes place on the Visa network, then your liability will be zero (\$0.00). This provision limiting your liability does not apply to Visa Corporate Card Transactions, Visa Purchasing Card Transactions, Anonymous Visa Prepaid Card Transactions, ATM cash disbursements processed on non-Visa or non-Plus networks, or non-Visa PIN-less debit transactions. Additionally, your liability with respect to unauthorized transactions may be greater than the above zero (\$0.00) liability limit, to the extent allowed under applicable law, if the credit union reasonably determines, based on substantial evidence, that you were negligent or fraudulent in the handling of your account or card. In any case, to minimize your potential liability you should notify us of any unauthorized use no later than sixty (60) days after your statement was mailed to you.

Visa Credit Card Disclosure

Page 2, Section II:

You will have no liability for unauthorized use unless You are found to be fraudulent or negligent in the handling of Your Account or Card.

Fee Schedule

The following fees will be changing effective February 1, 2018:

Notary Service	No fee for Credit Union business
	\$10 per signature, non-Credit Union business
	Free for Premier Members
Legal Processing (per levy or tax lien)	\$50
Outgoing Wire Transfer (Domestic)	\$25
Outgoing Wire Transfer (International)	\$60

American Express Travel Products are no longer being offered.

Mail: P.O. Box 4860 • Long Beach, CA 90804-0860
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lbsfcu.org