

ADDENDUM TO SOUTHLAND CREDIT UNION'S MEMBER ACCOUNT AGREEMENT & DISCLOSURE

This addendum is incorporated into and is made part of the Member Account Agreement & Disclosure dated January 1, 2025. This is not a complete disclosure and is limited to the changes. If you wish to view the complete booklet, visit SouthlandCU.org

Effective October 1, 2025

TERMS AND CONDITIONS APPLICABLE TO MONEY MARKET ACCOUNTS

Transactions limits per Reg D repealed and no longer applicable.

TERMS AND CONDITIONS APPLICABLE TO FREE CHECKING

1. Enrollment in Southland eStatements is required to maintain this account. Paper statements are not available.

BUSINESS DAY DISCLOSURE

Our business days are Monday through Friday, except federal holidays. Our business hours are 9:00 a.m. to 5:00 p.m. Pacific Standard Time on each business day.

FUNDS AVAILABILITY POLICY

Effective July 1, 2025, the policy regarding your ability to withdraw funds will be updated to increase the amount available from checks placed on hold.

Minimum amount from deposit	\$275
Cash withdrawal amount	\$275 / \$550
New account amount	\$6,725
Large-deposit threshold	\$6,725
Repeatedly overdrawn threshold	\$6,725

Have questions? Contact the CFPB at 855-411-CFPB for assistance.

CHECKING ACCOUNT OVERDRAFT AGREEMENT

COURTESY PAY UPDATE

Effective October 1, 2025, ATM withdrawals will no longer be eligible for Courtesy Pay overdraft coverage. One-time debit card purchases will remain eligible if you have opted in.

POS TRANSACTIONS TO VISA DEBIT CARD TRANSACTIONS - DOLLAR LIMITS

CHANGED TO: DEBIT CARD DAILY LIMITS

Effective 10/1/2025, the combined daily limit for PIN, signature-based debit card purchases and debit card cash advances will be \$4,000. Transactions over this amount will be declined.