



ADDENDUM TO MEMBERSHIP & ACCOUNT AGREEMENT AND FUNDS AVAILABILITY POLICY

EARLY PAYDAY DISCLOSURE

The Credit Union may make incoming electronic direct deposits made through the Automated Clearing House (ACH) available for use before the scheduled payment date. Not all direct deposits are eligible for Early Payday. Early availability of direct deposits is not guaranteed and may vary from deposit to deposit.

Whether we make funds available early depends on when we receive the payor's payment instructions, any limitations we set on the amount of early availability, and standard fraud prevention screening. Early Payday is only available for personal accounts. For dividend-bearing accounts, dividends on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank.

North Haven | Branford |
Guilford | Hamden | Meriden |
New Haven | Orange | Monroe



Federally Insured By NCUA

EARLY PAYDAY DISCLOSURE CONT'D

Even after we have made funds available to you and you have withdrawn the funds, you remain responsible and liable if any deposit to your account is returned, rejected, or otherwise uncollected by us. Early Payday is offered at the discretion of the Credit Union, and we reserve the right to cancel the service at any time and without notice to you.

Accrual of dividends: For Early Payday funds, dividends will begin to accrue on the day funds are received and not from the date the funds are made available.