

## Uniform Commercial Code Article 4A

### [Provisional Payment Disclosure]

Credit given by [us] to [you] with respect to an automated clearing house credit entry is provisional until [we] receive final settlement for such entry through a Federal Reserve Bank. If [we] do not receive such final settlement, [you] are hereby notified and agree that [we] are entitled to a refund of the amount credited to [you] in connection with such entry, and the party making payment to [you] via such entry (i.e. the originator of the entry) shall not be deemed to have paid [you] in the amount of such entry.

### [Notice Disclosure]

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, [we] are not required to give next day notice to [you] of receipt of an ACH item and [we] will not do so. However, [we] will continue to notify you of the receipt of payments in the periodic statements we provide to you.

### [Choice of Law Disclosure]

[We] may accept on [your] behalf payments to [your] account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and [your] rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state in which the main office of the credit union is located as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.