

Change in Terms

Anoka Hennepin Credit Union Mobile Deposit User Addendum to AHCU Digital Services Agreement Effective date: 04/01/2021

The following is an overview of the changes to the Mobile Deposit User Addendum to AHCU Digital Services Agreement effective April 1, 2021.

Section 4. Limitations of Service; Unavailability; Contingency Plan: Added the reference to accept deposits by mail and removed the reference of accepting deposits in AHCU's ATMs.

Section 6. Fees: Added the reference that applicable fees may be listed on the Fee Schedule.

Section 7. Eligible Items: Added postdated checks to the list of ineligible items for deposit. Section 8. Endorsements, Requirements and Procedures: Added AHCU to endorsement

Section 10. Availability of Funds: Amended the availability of funds from three to five business days to up to seven business days.

Section 12. Deposit Limits and Cut-Off Times: Changed the deposit limit from \$2,500 to \$10,000 per business day. Changed the cut-off time from 2 PM CST to 1 PM CST.

