

## **ADDENDUM TO KINECTA FEDERAL CREDIT UNION'S AGREEMENTS & DISCLOSURES**

This addendum is incorporated into and is made part of the Agreements & Disclosures Booklet (including amendments thereto) dated 02/01/2017.

**Effective August 1, 2017**

**Table of Contents, Part II, Section 5**, is amended as follows:

Replace "Free" Checking with "Classic" Checking.

Page 23, **Section 5. Terms and Conditions Applicable to Checking Accounts is amended as follows:**

1. We offer (2) types of consumer checking accounts: Classic Checking and Checking Plus. You can select the type of checking account you desire, but if you do not select a plan, we will make the selection on your behalf.

Pages 23 and 24, **Section 5. Terms and Conditions Applicable to Checking Accounts, Free Checking is replaced in its entirety with Classic Checking as follows:**

### **Classic Checking**

5. Classic Checking accounts do not earn dividends. Classic Checking accounts carry a monthly service charge if you do not maintain the applicable checking account average monthly balance, or meet one of the fee waivers disclosed in the Schedule of Fees and Charges. If the balance of your account is greater than \$0, but less than the monthly fee due, a reduced fee for the month equal to the balance of the account will be charged.
6. No minimum balance is required to open a new Classic Checking account. No minimum deposit is required to maintain your Classic Checking Account in an open status.