Arizona Financial
CREDIT UNION

Addendum to Consumer Accounts & Services Membership Agreement

ATM Deposit Services for New Accounts

Effective Date: August 13, 2026

Applies To: New consumer accounts opened on or after the effective date above.

This Addendum highlights certain ATM deposit service changes printed in the Consumer Accounts & Services Membership Agreement and supplements, but does not replace, the Agreement. This Addendum applies only to ATM deposit services for new consumer accounts. Except as specifically stated in this Addendum, all other terms, conditions, disclosures, and agreements remain unchanged and continue to apply.

ATM Deposit Eligibility and Limitations

ATM deposit services, including check deposits made at an ATM, are subject to eligibility requirements, service limitations, and restrictions established by the Credit Union. ATM deposit services may not be available for all accounts or members.

For newly opened accounts, check deposits at ATMs will not be available during an initial period after account opening as determined by the Credit Union. During this period, members may use other deposit channels made available by the Credit Union, subject to the applicable terms, conditions, eligibility requirements, and funds availability rules.

ATM Cash Deposits

Cash deposits made at ATMs designated by the Credit Union to accept deposits remain subject to the Funds Availability Disclosure in the Consumer Accounts & Services Membership Agreement. Availability of funds from ATM deposits may be delayed based on servicing schedules, processing times, and applicable funds availability rules.

ATM Check Deposits

Check deposits at ATMs may be accepted only when the account and member satisfy the Credit Union's eligibility requirements for that service. If ATM check deposit services are unavailable for your account, you may not deposit checks through an ATM until the restriction is removed by the Credit Union.

Any ATM deposit accepted by the Credit Union is subject to verification. If there is a discrepancy between an ATM receipt, your records, or the amount verified by the Credit Union, we will use the amount verified by the Credit Union as the correct deposit amount.

Credit for non-cash items, including checks deposited at an ATM when eligible, is conditional until the Credit Union collects the item. If the Credit Union cannot collect the amount of a non-cash item, the amount may be deducted from your account.