



**THE FOLLOWING PARAGRAPH HAS BEEN ADDED TO THE CURRENT TERMS AND  
CONDITIONS ON THE SHARE DRAFT (CHECKING) ACCOUNT**

**ACCOUNT DESIGNATION**

If you do not select a joint owner on your checking account, in the event of your death, funds will be transferred to your primary share account and paid to the joint owner(s) (if applicable) or to the beneficiary(ies) named on the primary share account. Funds will not be transferred for at least 10 business days after the Credit Union's notification of account owner's death.