

REVISED INFORMATION ABOUT ELECTRONIC FUNDS TRANSFERS – ERROR RESOLUTION

This Addendum to the San Francisco Federal Credit Union (“Credit Union”) Member Account Handbook is effective December 1, 2009.

Page 38, Paragraph 3, “In Case of Errors or Questions about Electronic Transfers” states:

If we need more time, however, we may take up to forty-five (45) days (ninety (90) **business** days for Point-of-Sale (POS) transactions or transactions involving foreign countries, or on new accounts) to investigate your complaint or question.

Revised Statement:

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