

**BAY FEDERAL CREDIT UNION
CONSUMER TRUTH IN SAVINGS
DISCLOSURE, ADDENDUM A
EFFECTIVE OCTOBER 1, 2011**

PAGE 3, GENERAL DISCLOSURE ABOUT ALL OUR ACCOUNTS.

Bay Federal Credit Union reserves the right upon providing thirty (30) days written notice, to add to, delete from, or modify any term or provision of, or to establish new terms or provisions for, any account product, feature or agreement. The Credit Union may limit or prohibit future deposits to any account type without notice.

**PAGE 7, ABOUT OUR CERTIFICATE ACCOUNTS –
RENEWAL OF ACCOUNT/GRACE PERIOD.**

Unless you instruct the Credit Union otherwise in person or in writing before the end of the grace period, we will renew the certificate automatically for the same term as long as certificates of that term are offered. If a certificate of the same term is not available, the Credit Union will, at our discretion, either place the funds from the maturing certificate into your Membership Savings Account or mail a cashier's check to you at the address on your account. If renewed, the renewal will be effective on the maturity date ("renewal date"), and the rate will be the same as the rate you would obtain for opening a new certificate of like term on the renewal date. You will have a grace period of 10 calendar days after the renewal date to make further changes to the renewal of the certificate.

***Please see reverse for important changes to the
Business Account Agreement and Disclosure, Addendum A,
effective October 1, 2011.***



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**BAY FEDERAL CREDIT UNION
BUSINESS ACCOUNT AGREEMENT
AND DISCLOSURE, ADDENDUM A
EFFECTIVE OCTOBER 1, 2011**

PAGE 3, CHANGE IN TERMS.

Bay Federal Credit Union reserves the right upon providing thirty (30) days written notice, to add to, delete from, or modify any term or provision of, or to establish new terms or provisions for, any account product, feature or agreement. The Credit Union may limit or prohibit future deposits to any account type without notice.

**PAGE 15, ABOUT OUR CERTIFICATE ACCOUNTS
- RENEWAL OF ACCOUNT/GRACE PERIOD.**

Unless you instruct the Credit Union otherwise in person or in writing before the end of the grace period, we will renew the certificate automatically for the same term as long as certificates of that term are offered. If a certificate of the same term is not available, the Credit Union will, at our discretion, either place the funds from the maturing certificate into your Business Membership Savings Account or mail a cashier's check to you at the address on your account. If renewed, the renewal will be effective on the maturity date ("renewal date"), and the rate will be the same as the rate you would obtain for opening a new certificate of like term on the renewal date. You will have a grace period of 10 calendar days after the renewal date to make further changes to the renewal of the certificate.

***Please see reverse for important changes to the
Consumer Truth in Savings Disclosure, Addendum A,
effective October 1, 2011.***



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