

**BAY FEDERAL CREDIT UNION
BUSINESS ACCOUNT AGREEMENT
AND DISCLOSURE
ADDENDUM A**

EFFECTIVE JUNE 1, 2010

In accordance with the Unlawful Internet Gambling Enforcement Act of 2006 and recently instituted Regulation GG, we want to inform you that certain illegal internet gambling transactions may not be processed through your account or relationship with Bay Federal Credit Union. Restricted transactions include accepting credit, funds, instruments or other proceeds from another entity in connection with unlawful internet gambling. Any prohibited transactions detected during ongoing account reviews may result in account closure.



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