

ACH Credit Disclosure

Funds transfers to your account may be made through the Automated Clearing House (ACH) network.

Credit provided to your account for an ACH credit entry is provisional until the Credit Union receives final settlement through a Federal Reserve Bank or other payment system. If final settlement is not received, the Credit Union is entitled to recover the amount of the provisional credit from your account, and you agree to repay the Credit Union if necessary.

Your rights and obligations with respect to ACH credit entries subject to Article 4A of the Uniform Commercial Code are governed by the laws of the State of New Mexico, unless otherwise agreed in writing between you and the Credit Union.