

NEW INFORMATION ABOUT ELECTRONIC FUNDS TRANSFERS EFFECTIVE JANUARY 2, 2007

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from checks you write to make purchases or pay bills. For merchant purchases, the merchant is required to post a clear and conspicuous notice that they may convert checks you write to electronic payments. For bills, the billing entity is required to provide a notice on the bill that checks submitted for payment may be converted to electronic payments. If you believe that an electronic fund transfer has been made without your permission using information from your check, tell us **AT ONCE**, just as you would if you believe your Check/Debit Card, PIN or secret code has been lost or stolen or may be subject to unauthorized use. You can call us at **(415) 775-5377, option 4** or write to us at **San Francisco Federal Credit Union, 770 Golden Gate Avenue, San Francisco, CA 94102.**