dfcu FINANCIAL
P.O. BOX 6048
DEARBORN, MICHIGAN 48121
PH 888.336.2700
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EARLY PAY AGREEMENT

At our discretion, we may make funds from certain direct deposits, such as payroll, Social Security, and pension payments, available as soon as the payor notifies DFCU Financial of the payment, which may be up to 2 days before we receive them from the payor. Early availability will be shown in your account transaction history. If your direct deposits are already being sent to your accounts, no additional action is required.

Early availability depends on the timing of the payor's payment instructions, fraud prevention measures, and other restrictions, including limits on the amount and frequency of direct deposits to your account. These limits are intended to help protect the security and integrity of the service and accounts. They may be based on confidential fraud and risk criteria used to manage risk, protect you, and maintain the integrity of the service. We may change these limits at our sole discretion without advance notice.

DFCU Financial does not guarantee early availability of any direct deposit. Eligibility may vary by pay period, and deposits not made available early will follow our funds availability schedule. The payor of your direct deposit may provide new payment instructions which may affect the availability without prior notice. DFCU Financial assumes no liability for your reliance or non-reliance on Early Pay. Please ensure that you only authorize payments against the available funds in your account to avoid Overdraft fees. If funds are made available to you and you withdraw them, you remain responsible if the deposit is later returned, rejected, or otherwise uncollected by the Bank.

We reserve the right to discontinue early direct deposit availability at our sole discretion and without further notice to you. If you would like to opt out of receiving your direct deposit up to 2 days early, contact our Member Service Center at 888-336-2700.

The terms and conditions in this Agreement are in addition to, and do not supersede or replace, any other agreements that apply to any of Your accounts with us.