

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or information to help us identify the substitute check (identifying information, for example the check number, the name of the person to whom you wrote the check, the amount of the check).

the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Massachusetts as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transaction involving your account, unless it has otherwise specified in a separate agreement that the law of some other state shall govern.

**X. Disclosures Regarding Electronic
“Wholesale Credit” Transactions Subject to
Uniform Commercial Code Article 4A**

Provisional Payment Disclosure

Credit given by OneUnited Bank [us] to you with respect to an Automated Clearing House credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice Disclosure

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, OneUnited Bank [we] are not required to give next day notice to [you] of receipt of an ACH item and [we] will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law Disclosure

OneUnited Bank [we] may accept on your behalf payment to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to

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Contact Information

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