First Basin credit union

ACH Credit Disclosure – Commercial Accounts (Article 4A Notice)

In accordance with the NACHA Operating Rules, this disclosure applies to non-consumer (commercial) accounts maintained with First Basin Credit Union ("Credit Union"). Such accounts may receive credit entries into their account at the Credit Union.

a) **Transmission through ACH**
An entry may be transmitted through the Automated Clearing House ("ACH") network.

b) **Governing Law**
The rights and obligations of the Receiver with respect to such entries shall be governed by and construed in accordance with the laws of the State of Texas, including Texas Business and Commerce Code Chapter 4A, unless otherwise agreed between the Receiver and the Credit Union.

c) **Provisional Credit**
Credit given by the Credit Union to the Receiver for an entry is provisional until the Credit Union has received final settlement through a Federal Reserve Bank or has otherwise received payment as provided under applicable law, including Article 4A.

d) **Right to Refund**
If the Credit Union does not receive final settlement or payment for an entry, the Credit Union is entitled to a refund from the Receiver in the amount credited to the Receiver's account, and the Originator shall not be deemed to have paid the amount of the entry.

e) **Notice of Receipt**
The NACHA Operating Rules do not require the Credit Union to provide the Receiver with notice that an entry has been received, unless the Credit Union has otherwise agreed to provide such notice.