



**Meadowland Credit Union**  
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*Where People Are Worth  
More Than Money*

As a valued member of Meadowland Credit Union, we wanted to inform you of government regulations that will impact when certain electronic debits will be applied to your account.

In order to comply with these regulations, beginning on Friday, **September 15, 2017**, we will increase the amount of times in a day that we apply certain electronic debits. These electronic debits are commonly known as Direct Payment, Direct Debit, ACH Debit, Electronic Check or e-Check, and similar terms. They are different from your debit card payments and ATM transactions.

Many merchants and billing companies may offer you the option to make a same-day electronic payment, such as to pay a bill or to transfer funds. If you agree, then the funds might be debited from your account that same day. For example, if you have a bill due on the 25<sup>th</sup> of the month, the billing company might allow you to call or use its website on the morning of the 25<sup>th</sup> to make an on-time payment. Your funds will then be debited from your account on the 25<sup>th</sup>.

While these types of same-day payments won't be reflected on your account balance as quickly as your debit card and ATM transactions (which are typically "real time" transactions), they will be withdrawn from your account more often throughout the business day providing you with more accurate information about your available funds and account balance.

If you have any questions on how these same-day payments will impact your account, please call MCU at 920 467-8105.

Sincerely,  
Meadowland Credit Union