



USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288-0544

IMPORTANT NOTICE ABOUT CHANGES TO THE TERMS OF YOUR USAA FEDERAL SAVINGS BANK DEPOSIT ACCOUNT

Effective October 10, 2025

Thank you for opening a new deposit account with USAA Federal Savings Bank!

Read this notice carefully and retain it for your records. It describes the significant changes that are being made to your account that will be effective October 10, 2025. These changes are incorporated into the following documents:

- Depository Agreement and Disclosures
- Account and Service Fee Schedule
- Terms and Conditions of the USAA Pay Bills Service

Depository Agreement and Disclosures

- 1) In the *Receiving Funds Transfers* paragraph in the *General Provisions for Wire Transfers* provision in the *Domestic and International Wires* section, we have added a sentence to clarify certain processing requirements. The changes are shown in bold for your convenience.

Receiving Funds Transfers: We notify you about funds transfers credited to your account by listing them on your account statement. In some cases, we also may notify you electronically or in writing. Funds transfers are credited based solely on the account number specified on the payment order even if the name on the payment order differs from the name on the account. **Funds transfers you receive are subject to review and verification, including any reviews required by applicable law, before they can be credited to your account.** If you are receiving a funds transfer that was sent in a foreign currency, the funds will be converted to U.S. Dollars by an intermediary or correspondent bank before receipt by us and your account will be credited in U.S. Dollars. The foreign currency exchange rate may include a spread, commission and other costs, and may differ from rates quoted elsewhere.

- 2) We've added information at the end of the *Overdraft Policy* provision in the *Using Your Account* section to clarify that the terms and conditions for other services may include information about how the Overdraft Policy applies to the service.
- 3) In the *Overdraft Fee Refund Window* provision in the *Using Your Account* section, we've increased the amount your account can be overdrawn before we will charge the Overdraft Fee from negative (-) \$50 to negative (-) \$100 in the *Amount of deposit* bullet.

Corresponding updates have been made to the example that follows to reflect the increase in the overdrawn amount permitted before a fee will be charged from negative (-) \$50 to negative (-) \$100.

Account and Service Fee Schedule

- 1) In the *Overdraft Fee* row of the *Overdraft / Non-Sufficient Funds Fees* table, we've increased the amount your account can be overdrawn before we will charge the Overdraft Fee from negative (-) \$50 to negative (-) \$100 in the third bullet.

Terms and Conditions of the USAA Federal Savings Bank Pay Bills Service

- 1) We've added a new provision, ***Overdraft Policy***.