

NOTICE OF CHANGE IN TERMS

Effective February 27, 2010, the Credit Union changed its Funds Availability Policy to provide members with more immediate access to funds from certain check deposits. The Credit Union's general policy is to make funds available from deposits made at our branches, in person or by mail, on the first business day that we receive your deposit. However, on a case-by-case basis and under certain exceptions the Credit Union may hold third party and similar checks longer. The Credit Union is changing its case-by-case hold period (Sec. 2. *Reservation of Right to Hold*) from for 5 business days to 2 business days and its exceptions hold period (Sec. 4. *Longer Delays May Apply*) from eleven business days to seven business days.

Please contact us at 800.773.3236 if you have any questions.



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