

Notice of Change to the Funds Availability Policy

The Federal Reserve Board has completed consolidation of its check processing sites into one single region due to a significant decline in the volume of paper checks processed. As a result, funds from certain check deposits may be available sooner. The BCU Funds Availability Disclosure was amended effective February 27, 2010. The changes are as follows:

Section 2. Reservation of Right to Hold - The period of time in which we may delay your ability to withdraw funds deposited by certain checks into your account has been reduced from five to two business days after the day of your deposit.

Section 4. Longer Delays May Apply - The additional period of time we may delay your ability to withdraw funds deposited by check into your account under certain circumstances has been reduced from eleven to seven business days after the day of your deposit.

Section 5b and c. Special Rules for New Accounts – b. The period of time in which we may delay your ability to withdraw funds over \$5,000 has been reduced from nine to seven business days after the day of your deposit. **c.** The period of time in which we may delay your ability to withdraw funds deposited by certain checks during the first 30 days after your account is opened is reduced from eleven to seven business days after the day of your deposit.