

## NOTICE OF CHANGE TO OUR FUNDS AVAILABILITY POLICY

Due to changes in Federal regulations, our Funds Availability Policy is changing effective July 1, 2020. These changes do not affect savings accounts and money market accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit.

The amount of funds available to you the first business day after the day of deposit has increased from \$200 to \$225.

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Funds you deposit by check may be delayed for a longer period when you deposit checks totaling more than \$5,525 on any one day. This is an increase from \$5,000.

We will notify you if we delay your ability to withdraw funds and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

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