

Notice of Change in Funds Availability Policy

As of July 21, 2011 the first \$200 (not \$100) of any “other” check will be available on the first business day after the day of deposit. The text of your Member Handbook’s Funds Availability Policy section titled “Other Check Deposits” reads, as of **July 21, 2011**:

Other Check Deposits

Due to central processing by the Federal Reserve, all checks on U.S. financial institutions are considered “local” checks, effective February 27, 2010.

The first \$200 will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if you deposit a local check of \$700 on Monday, \$200 of the deposit is available on Tuesday. The remaining \$500 is available on Wednesday.



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