

## CHANGE IN TERMS NOTICE

### Funds Availability Disclosure:

Due to changes in Federal Regulation CC, the amount of funds that are made available to you upon depositing a check will increase effective July 1, 2020.

Beginning July 1, 2020, the first \$225 of your deposits will be available on the first business day after we receive your deposit. This is an increase from the \$200 amount that was previously made available. Depending on the type of check you deposit, your funds may not be available until the second business day after we receive your deposit.

Additionally, please note the following changes that will apply beginning July 1, 2020 to check deposits for large dollar amounts, which may be delayed for a longer period:

- Deposits that exceed \$5,525 on any one day may be delayed. This is an increase from the previous \$5,000 threshold after which funds may be delayed.
- If you are a new customer and your account is still within the first 30 days from opening, funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers and the first \$5,525 (previously \$5,000) of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the first business day after your deposit if the deposit meets certain conditions.
  - *For example, the checks must be payable to you. The excess over \$5,525 will be available on the fifth business day after the day of your deposit. If your deposit of these checks (other than US Treasury) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after your deposit.*

If a deposit's availability is delayed, we will provide Notice of Delayed Availability to you promptly. Please do not hesitate to contact our customer service representatives at 417-935-2293 with any questions.

