



IMPORTANT NOTICE

The Federal Reserve Board has finalized efforts to consolidate check processing sites due to the significant decline in the volume of paper check processing. As a result, funds from certain check deposits will be subject to a faster availability schedule.

Effective February 27, 2010, TCT Federal Credit Union Funds Availability Policy Disclosure is amended as follows:

AVAILABILITY OF OTHER CHECK DEPOSITS — The first \$100 from a deposit of other checks will be available by the first business day after the day of your deposit. The remaining funds will be available by the second business day after the day of your deposit. For example, if you deposit a local check of \$700 on a Monday, \$100 of the deposit will be available by Tuesday. The remaining \$600 will be available by Wednesday.

LONGER DELAYS MAY APPLY — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one (1) day.
- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, 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 retain this amendment with the original Funds Availability Policy Disclosure provided to you.

You are welcome to contact the credit union with any questions you may have regarding this change. Thank you.

