

Friends and Family Credit Union

3920 Erie Street South
Massillon, OH 44646

March 25, 2019

FUNDS AVAILABILITY POLICY CHANGE NOTICE

We have changed our funds availability policy. This notice describes the changes to that policy. The changes will be in effect on May 23, 2019.

Our previous policy stated that the availability of funds deposited at ATMS owned and operated by the Credit Union will be available for withdrawal on the same business day. Now, for check deposits over \$200.00 made at ATM's owned and operated by the Credit Union, will be available for withdrawal on the 3rd business day following the day of deposit. However, the first \$200.00 of that deposit will be available immediately. New accounts opened at the Credit Union, for the first 30 days, check deposits over \$200.00 will be available for withdrawal on the 5th business day following the day of deposit. The first \$200.00 will be available immediately.

Check deposits over \$200.00 made at ATM's not owned and operated by the Credit Union, will be available for withdrawal on the 5th business day following the day of deposit. The first \$200 is available immediately.

Longer Delays May Apply. Funds you deposit by check may be delayed for a longer period under the following circumstances:

1. We believe a check you deposit will not be paid.
2. You deposit checks totaling more than \$5000.00 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six months.
5. There is an emergency, such as failure of computer or communication equipment.

We will notify you if we delay your ability to withdrawal 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 7th business day following the day of deposit. In any case, we reserve the right to refuse an item for deposit.

This policy change applies to all accounts.