Notice of Change

Deposits at Automated Teller Machines (ATMs). We may delay the availability of funds from deposits at ATMs as follows:

Teller Deposits: Same-day or next-day

Proprietary
ATM Deposits:
Second-day

<u>Proprietary ATMs</u> – Funds from deposits (cash or checks or drafts) made at an ATM that we own or operate will be available by the second business day after the date of your deposit. However, the first \$200 of the deposit, as well as funds from checks drawn on the credit union (on-us checks) and deposited at an ATM located at one of our branch offices and funds from U.S. Treasury checks deposited to the account of the named payee, will be available on the first business day following the day we receive your deposit. All ATMs that we own or operate are identified as our machines.

Non-Proprietary ATMs – Funds from any deposits (cash or checks or drafts) made at an ATM that we do not own or operate will not be available until the fifth business day after the date of your deposit.