

**IMPORTANT NOTICE:** Effective April 1, 2020, our Funds Availability Policy will have the following beneficial changes for check holds:

HOLD DESCRIPTION	FUNDS AVAILABILITY POLICY CHANGE	FROM	TO
Next day availability	Immediate availability for a portion of deposits made on given day.	\$200	\$225
Large Checks	Check deposits total more than the stated amount on any one-business day to any account(s).	\$5,000	\$5,525
New Accounts	The stated amount of a day's total deposits of certain check types: cashier's, certified, tellers, travelers, and federal, state and local government checks <u>payable to you</u> will be available on the first business day after the day of deposit.	\$5,000	\$5,525

The Funds Availability Policy is contained in the Membership Agreements & Disclosures booklet. To download the booklet, [click here](#). If you have any questions regarding the changes taking place, please contact Member Services at 470-514-3000.