

IMPORTANT NOTICE

The Expedited Funds Availability Act sets forth requirements for the minimum amount of a check deposit that must be available for withdrawal by the following business day. An amendment to the Act provides that this minimum amount must be increased from \$100.00 to \$200.00.

Effective July 21, 2011, the Metro Credit Union Funds Availability Policy Disclosure is amended as follows:

Case-by-case delays — In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first **\$200** of your deposits, however, will be available immediately.

If we are not going to make all of the funds from your deposit available immediately, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

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.