

IMPORTANT NOTICE

The Expedited Funds Availability Act (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 to \$200.

Effective June 13, 2011, the Newaygo County Service Employees Credit Union Funds Availability Policy Disclosure is amended as follows:

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the same business day of your deposit. 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, may be available on the first business day. If we are not going to make all of the funds from your deposit available on the same business day, 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 way, 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. Thank You

NEWAYGO COUNTY

SERVICE EMPLOYEES CREDIT UNION

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