



Change in Terms Notice - Funds Availability Policy

Changes have been made to Federal Regulation CC, changing the amount of funds that must be made available to you, effective July 1, 2020. Depending on the type of check deposited or certain circumstances, funds may not be available to you until the third business day after the day the deposit is received. Beginning July 1, 2020, the first \$225 of your deposit, will be available on the first business day after the day we receive your deposit. This is a change from \$200, which must currently be made available to you on the first business day after the day we receive your deposit.

In addition, the following changes apply to certain circumstances in which funds may be delayed for a longer period:

- You deposit checks totaling more than \$5,525 in any one business day. This is a change from the current amount of \$5,000. The first \$225 of your deposit will be available the first business day after the deposit is received.
- You are a new customer and the account is still within the first 30 days from account opening. For a new account, funds from electronic direct deposits to your account will continue to be available on the day we receive the deposit. Funds from deposits of cash, wire transfer, and the first \$5,525 of the day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will continue to be available on the first business day after the day of your deposit if the deposit meets certain conditions. This is a change from the current amount of \$5,000.

We will continue to notify you if we delay your ability to withdraw funds for any reason included in your Funds Availability Policy and we will advise you when the funds will be available.

Please file this as an amendment to the Fund Availability Policy given to you when your 'Ewa FCU account was opened.

Should you have any questions, please contact us at 808-681-3033. Mahalo.