



NOTICE OF CHANGE-IN-TERMS TO OUR FUNDS AVAILABILITY POLICY DISCLOSURE

The regulatory agencies recently amended Regulation CC to implement a statutory requirement of the Expedited Funds Availability Act ("Act") to adjust certain dollar amounts outlined in our Funds Availability Policy Disclosure for inflation. We are required to notify you of the changes to our Funds Availability Policy Disclosure as outlined below. **These changes are being adjusted effective July 1, 2020:**

- (1) The minimum amount of deposited funds that we must make available for withdrawal by the next business day for certain check deposits (e.g., the amount that we initially make available to you) **will be changed from \$200 to \$225.**

- (2) The new account exception holds, the large check deposit threshold and the repeatedly overdrawn threshold that we must make available for withdrawal by the next business day **will be changed from \$5,000 to \$5,525.**