

## CHANGE IN TERMS NOTICE

The credit union made revisions to the Grow Financial Federal Credit Union's Universal Account Agreement. We have revised our Funds Availability Schedule to reflect laws governing the account. The changes will be effective on 07.01.2025.

### UPDATED : Funds Availability Policy

#### 3. Longer Delays May Apply

We may delay your availability to withdraw funds deposited by check into your account for up to the seventh business day of your deposit for the following reason:

- You deposit checks totaling more than **\$7,000** on any one day.

#### 4. Special Rules for New Accounts

If you are a new member the following special rules will apply the first 30 days your account is open:

- In most instances, funds from deposits of cash, wire transfers, and the first **\$7,000** of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the business day of your deposit, if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over **\$7,000** will be available on the seventh business day after the day of deposit. If your deposit of these checks (other than a U.S Treasury check) is not made in person to one of our employees, the first **\$7,000** will not be available until the second business day after the day of your deposit. Funds from all other check deposit(s) will be available on the seventh business day after the day of deposit.

#### 5. Special Rules for Abused Accounts

If you are a member whose account has had frequent overdrafts in the last six (6) months, have deposited checks that were returned unpaid, if your account would have overdrafted, had certain checks written on the account been paid, or if you have suffered abusive, fraudulent, or suspicious activity, the following special rules will apply:

- In most instances, funds from deposits of cash, wire transfer, and the first **\$7,000** of a day's total deposits of cashier's, certified, teller's, traveler's, federal, state and local government checks will be available on the next business day after the day of your deposit.
- Funds from all other check deposit(s) will be available on the seventh business day after the day of deposit.

#### 7.Exception Holds

In addition, funds you deposit by check may be delayed for up to the seventh business day after the day of your deposit under the following circumstances:

- You deposit checks totaling more than **\$7,000** on any one day.

### Remote Deposit Capture Agreement

#### 26. Longer Delays May Apply

Checks deposited by remote deposit capture may be delayed for longer periods under the following circumstances:

- You deposit checks totaling more than **\$7,000** on any one day.