



FEDERAL CREDIT UNION
We make banking personal.

IMPORTANT NOTICE

The Federal Reserve Board has finalized efforts to consolidate check processing sites due to the significant decline in the volume of paper check processing. As a result, funds from certain check deposits will be subject to a faster availability schedule.

Effective February 27, 2010, the BMI Federal Credit Union Funds Availability Policy Disclosure is amended as follows:

In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the **second** business day after the day of your deposit. 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 of your deposit. We will also tell you when the funds will be available.

Same Day Availability: electronic payments; U.S. Home Loan Bank checks; state or local government checks; cashier's, certified, or teller's checks; or checks drawn on BMI Federal Credit Union.

Longer Delays May Apply-We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- we believe a check may not be paid
- total deposit exceeds \$5,000 in one day
- the item being deposited has been returned unpaid
- your account is repeatedly overdrawn
- due to an emergency, such as failure of computer or communications equipment
- when there is "reasonable cause to doubt the collectability of the check". This may exist for the following reasons: post dated checks; questionable endorsement or check condition; or any existence of facts that would cause a reasonable person to believe the check is uncollectible.

Please retain this document with the original Funds Availability Policy Disclosure provided to you.