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## Agreements and Disclosures Change In Terms

**THIS IS A SUPPLEMENT TO AND NOTICE OF CHANGE IN TERMS OF OUR FUNDS AVAILABILITY POLICY, AND IS EFFECTIVE JULY 1, 2025. THE CHANGES, WHICH ARE IDENTIFIED IN THE BELOW PROVISIONS WILL INCREASE THE AMOUNT OF FUNDS INITIALLY MADE AVAILABLE TO YOU. ALL OTHER INFORMATION IN YOUR FUNDS AVAILABILITY POLICY REMAINS UNCHANGED. PLEASE READ THE INFORMATION BELOW IN ORDER TO BECOME FAMILIAR WITH THE NEW TERMS, AND NOTIFY A CREDIT UNION REPRESENTATIVE IF ANY PARTS ARE UNCLEAR.**

**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 We receive Your deposit. Depending on the type of check that You deposit, funds may not be available until the 2nd business day after the day of Your deposit. The first **\$275.00** of Your deposits, may be available on the 1st 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 We receive Your deposit, 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 away, You should ask Us when the funds will be available.

In addition, funds You deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check You deposit will not be paid.
- You deposit checks totaling more than **\$6,725.00** on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn Your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify You if We delay Your ability to withdraw funds for any of these reasons, and We will tell You when the funds will be available. They will generally be available no later than the 7th business day after the day of Your deposit. In any case, We reserve the right to refuse an item for deposit or encashment.

**Special Rules For New Accounts.** If You are a new customer, the following special rules will apply during the first 30 days Your Account is open. Funds from electronic direct deposits to Your Account will be available on the day We receive the deposit. Funds from deposits of cash, wire transfers, and the first **\$6,725.00** 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 1st business day after the day of Your deposit if the deposit meets certain conditions. For example, the checks must be payable to You. The excess over **\$6,725.00** will be available on the 7th business day after the day of Your 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 **\$6,725.00** will not be available until the 2nd business day after the day of Your deposit. Funds from all other check deposits will be available on the 7th business day after the day of Your deposit.