

FUNDS AVAILABILITY POLICY

Effective July 21, 2011, the Pueblo Government Agencies Federal Credit Union Funds Availability Policy Disclosures is amended as follows:

RESERVATION OF RIGHT TO HOLD-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. However, the first \$200.00 of your deposit will be available on the first business day after your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we 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 action after you have left the premises, we will mail you the notice by the next business 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.

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 you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one (1) day.
- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell when the funds will be available. They will generally be available no later than the **seventh** business day after the day of your deposit.

You are welcome to contact the Credit Union with any questions you may have regarding this change. Thank you.