

IMPORTANT: RETAIN FOR YOUR RECORDS

Notice of Change to Consumer Membership Handbook Funds Availability Policy

Effective July 1, 2025, the dollar thresholds within the **FUNDS AVAILABILITY POLICY** section of Tech CU's Consumer Membership Account Agreements and Disclosures ("Member Handbook") were increased to correspond with regulatory updates. The following updated terms replaced any conflicting terms currently in the Member Handbook. If there is any conflict between these updated terms and the current terms, the updated terms will control. All other terms in the Member Handbook remain unchanged.

1. The first \$275 of your deposits will be available for withdrawal immediately (see "General Rules", page 27).
2. The first \$6,725 of US Treasury checks will be available for withdrawal the first business day following the business day of your deposit regardless of where the deposit is made (see "Longer Holds May Apply", page 27, #1, and "New Accounts", page 28).
3. The first \$6,725 of the following deposit items will be available for withdrawal the first business day following the business day of deposit if payable to you and deposited in person to a Tech CU teller: (a) US Postal Service money orders, (b) Federal Reserve Bank checks and Federal Home Loan Bank checks, (c) State or government checks deposited in a Tech CU branch in the same state that issued the checks, and (d) cashier's, teller's, and certified checks. If not deposited in person (for example, if deposited to a Tech CU ATM), the first \$6,725 of these items will be available the second business day after the business day of deposit (see "Longer Holds May Apply", page 27, #2, and "New Accounts", page 28).
4. Unless otherwise specified, funds from most check deposits up to \$6,725 will be available for withdrawal the second business day after the business day of your deposit (see "Longer Holds May Apply", page 27, #2).
5. The portion of any day's deposits that exceeds \$6,725 will generally be available for withdrawal no later than seven business days after the business day of deposit (see "Longer Holds May Apply", page 27, #3, and "Exception Holds", page 28, #2).
6. If you make any type of deposit at a CO-OP ATM that Tech CU does not own or operate before 3:00 p.m. on a business day, the first \$6,725 of funds will be available for withdrawal the second business day after the day of deposit (see "Longer Holds May Apply", page 27, #4).
7. If you have had accounts with Tech CU for fewer than 30 days, the first \$6,725 of the following deposit items will be available for withdrawal the first business day following the business day of deposit if payable to you and deposited in person to a Tech CU teller: (a) US Treasury checks, (b) US Postal Service money orders, (c) Federal Reserve Bank checks and Federal Home Loan Bank checks, (d) State or government checks deposited in a Tech CU branch in the same state that issued the checks, (e) cashier's, teller's, and certified checks, and (f) traveler's checks. The excess over \$6,725 will be available for withdrawal the fifth business day after the business day of deposit. If not deposited in person (for example, if deposited to a Tech CU ATM), the first \$6,725 of these items will be available the second business day after the business day of deposit (see "New Accounts", page 28).

July 1, 2025

