



NOTICE OF CHANGE IN TERMS

Effective July 1, 2025, The People's Federal Credit Union revised its Funds Availability Policy to expedite the availability of funds subject to certain deposit check holds. For the following hold policies, the amounts have been increased as shown below.

Reservation of Right to Hold & Credit Union ATMs

Current: The first \$225 of your deposit will be available on the first business day after the day of your deposit. **Amount is increased to \$275.**

Longer Delays May Apply

Current: We may delay your ability to withdraw funds deposited by check into your account for an additional number of days if you deposit checks totaling more than \$5,525 on any one (1) day. **Amount is increased to \$6,725.**

Special Rules for New Accounts

Current: Funds from deposits of cash, wire transfers, and the first \$5,525 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 first business day after the day of your deposit. **Amount is increased to \$6,725.** Any excess funds over \$5,525 may not be available until the ninth (9th) business day after the day of your deposit. **Amount is increased to \$6,725.**