



NOTICE OF CHANGE IN TERMS OF FUNDS AVAILABILITY POLICY DISCLOSURE

Effective June 23, 2025, *FAIRWINDS* Credit Union changed its funds availability policy to increase the amount of funds from the deposit of certain checks available to you for withdrawal on the first business day after the day of deposit and make other changes favorable to you. As of the effective date, our Member Handbook was amended accordingly. You may find the full Member Handbook online at www.fairwinds.org, request a copy of the Member Handbook at any Branch, or request that a copy of the Member Handbook be mailed to you by calling (800) 443-6887 or writing to us at *FAIRWINDS* Credit Union, 3087 N. Alafaya Trail, Orlando, FL 32826.

The amendments to the **Funds Availability Policy Disclosure** portion of the Member Handbook effective June 23, 2025, are described below. These amendments reflect the changes to our Funds Availability Policy as of the effective date. The changes to the Handbook and Policy are bolded and underlined below.

As of June 23, 2025, the following sections of the Funds Availability Policy Disclosure set forth in the Member Handbook are amended as follows:

6. **AVAILABILITY OF OTHER CHECK DEPOSITS** —

The first **\$275.00** from a deposit of checks (other than those described above) will be available **on** the first business day after the day of your deposit. The remaining funds will be available **on** the second business day after the day of your deposit. For example, if you deposit a check (other than those described above) of \$700.00 on a Monday, **\$275.00** of the deposit will be available **on** Tuesday. The remaining **\$425.00** will be available **on** Wednesday.

7. **CASH WITHDRAWAL LIMITATION** —

We place certain limitations on withdrawals in cash. In general, **\$275.00** of a deposit is available for withdrawal in cash **on** the first business day after the day of deposit. In addition, a total of **\$550.00** of other funds becoming available on a given day will be available for withdrawal in cash at or after 5:00 p.m. that day. Any remaining funds will be available for withdrawal in cash **on** the following business day.

9. **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 **\$6,725.00** 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 you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

10. **SPECIAL RULES FOR NEW ACCOUNTS** —

If you are a new member, 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 next 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 ninth 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 second business day after the day of your deposit. Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

All other provisions of the Funds Availability Policy Disclosure remain unchanged.