Valley First
CREDIT UNION

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# Change-in-Terms Notice — Expedited Funds Availability Policy

Effective July 1, 2025, we are increasing the amount of funds that will be available when a check deposit is placed on hold. The following changes will be reflected in your *Consumer/Business Member Handbook – Account Agreements and Disclosures*:

- **Other Check Deposits:** The first **$275** (previously $225) of funds from other check deposits will be available on the **first business day** after the day we receive your deposit.
- **Longer Delays May Apply:** A delay may apply if you deposit checks totaling more than **$6,725** (previously $5,525) on any one day.
- **Special Rules for New Accounts:**
    - The first **$6,725** (previously $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 we receive your deposit.
    - The remaining amount over **$6,725** (previously $5,525) will be available on the **seventh business day** after the day of your deposit.
    - If your deposit of these checks (excluding U.S. Treasury checks) is **not made in person** to one of our employees, the first **$6,725** (previously $5,525) will **not be available until the second business day** after the day of your deposit.

For additional information, please refer to the full *Funds Availability Policy Disclosure* available at https://www.valleyfirstcu.org/privacy-disclosures, or request a mailed copy by calling us at **(877) 549-4567**.