

## **Funds Availability Policy Change Notice**

Our Funds Availability Policy previously required that we make the first \$100 of a day's deposits of certain types of checks available by the first business day after the day of deposit.

Section 1086 of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 requires financial institutions to increase the amount of deposited funds that they must make available by opening of business on the next day.

As required by the Dodd-Frank Act effective July 21, 2011:

Our Funds Availability Policy will increase the amount of a day's deposits of certain types of checks available by the first day after the day of deposit from the first \$100 to the first \$200.