



Change in Terms Notice: Funds Availability Policy – Effective 7/1/2020

The Funds Availability Policy describes your ability to withdraw funds from transaction accounts at Marshfield Medical Center Credit Union. In some cases, we will not make all the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of the deposit. However, a required statutory inflation adjustment has resulted in higher funds-availability dollar amounts. As a result, we will make the first *\$225.00* (increase from *\$200.00*) of your deposits available the next business day.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances: You are depositing to a new account; we believe a check you deposit will not be paid; you deposit checks totaling more than *\$5,525.00* (increase from *\$5,000.00*) on any one day; you redeposit a check that has been returned unpaid; or you have overdrawn your account repeatedly in the last 6 months. Visit our website at www.mmccu.com or call us at (715) 387-8686 to request our complete Funds Availability Policy.

A handwritten signature in black ink, appearing to read 'D Murphy', is positioned above the printed name.

David Murphy
VP-Finance & Risk