

## NOTICE OF CHANGE TO OUR FUNDS AVAILABILITY POLICY

The Funds Availability changes are effective **July 1, 2020**.

**Important new information about making withdrawals from your account** - We are making changes to our funds availability policy with you. The result of this change is that, in the circumstance when the updated dollar amounts apply, more money will be made available to you sooner.

The amount available for withdrawal for checks not subject to next-day availability will increase from \$200 to \$225. The amount available for withdrawal on exception holds for large deposits and new accounts not subject to next-day availability will increase from \$5,000 to \$5,525.

To view a copy of the full Notice of Change to the Terms & Conditions of your Account, including our Funds Availability policy, go to [www.1stmocu.org/](http://www.1stmocu.org/) or contact us at (314) 544-5050 to request a copy.