

Changes to Account Disclosure
Regarding Funds Availability
Effective July 21, 2011

The following replaces the “Your Ability to Withdraw Funds” section in your Account Disclosure.

We comply with Regulation CC regarding availability of funds on transaction accounts. Longer holds may apply to deposits into savings accounts.

1. Determining the Availability of a Deposit: The day on which you may withdraw funds is counted in business days from the business day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. However, if you make a deposit after 5:00 pm Monday – Thursday and 6:00 pm on Friday we will consider the deposit made on the next business day we are open. The length of the delay varies depending on the type of deposit and is explained below:

2. Same Day Availability: Funds from the following deposits are available on the same business day that we receive your deposit:

Posted Electronic ACH/Direct Deposits/Wire Transfers

If you make the deposit in person to one of our employees (refer to the ATM Deposit section for ATM deposits) funds from the following types of deposits are also available on the same business day we receive your deposit:

- U S Treasury checks that are payable to you
- Travelers Checks that are payable to you
- Checks drawn on floridacentral Credit Union
- Cash

Next Day Availability: Funds from the following deposits are typically available on the first business day after the day of your deposit unless determined a longer hold is necessary.

- U S Postal Service money order that is payable to you
- Federal Reserve Bank and Federal Home Loan Bank checks that are payable to you
- State or local government checks that are payable to you
- Cashier, certified or teller checks that are payable to you

If you mail your deposit in we will notify you if we decide to make an exception to the general policy and place a longer hold on your deposit.

3. Availability of Other Check Deposits: The first \$200 from any local or non-local checks will be made available the day after deposit. We will notify you if we decide to make an exception and place a longer hold on your deposit.

4. Longer Delays May Apply: We reserve the right to make exceptions to this policy under the following circumstances:

- We believe a check will not be paid
- You deposit checks totaling more than \$5000 on any one day
- You deposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications 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.

There will be a 10 business day hold on all deposits (other than immediate credit items) to new accounts.

P O Box 18605, Tampa, FL 33673

813-879-3333 or 1-800-528-3330

Amended: July 21, 2011