



Important New Information About Making Withdrawals From Your Account

You previously received a statement about our policy regarding your ability to draw against deposits you make to certain accounts you have with us. The following is an amended statement containing changes to our earlier policy statement. You can tell what changes have been made by looking for the items appearing in ***BOLD ITALICS***. The changes to our policy statement are effective July 15, 2011. If you have any questions about these changes, please feel free to contact us.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all accounts.

Our policy is to make funds from your cash, check, and electronic direct deposits available to you on the same day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing or before 4:00 pm for Online Deposit by Scan or Online Deposit Pro on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or after 4:00 pm for Online Deposit by Scan or Online Deposit Pro or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the same day we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first **\$200** of your deposits, however, will be available on the same day.

If we are not going to make all of the funds from your deposit available on the same day we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.

- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit 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. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the same day as the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) will be available on the second business day after the day of deposit, except that U.S. Treasury checks that are payable to you deposited at ATMs that we own or operate will be available on the first business day after the day of deposit. Also, the first \$200 of a deposit will be available on the same business day as the day of deposit. Checks drawn on Affinity Federal Credit Union will be available on the first business day after the day of deposit if the deposit is made at an ATM located on our premises.

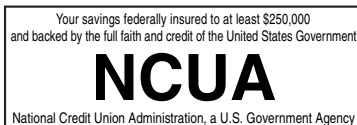
All ATMs that we own or operate are identified as our machines.

DEPOSITS MADE VIA ONLINE DEPOSIT BY MAIL

Deposits made on a business day using our Online Deposit by Mail service will be available on the next business day after the day of your deposit.

DEPOSITS AT A BRANCH NOT OWNED BY AFFINITY FEDERAL CREDIT UNION

Funds from any deposits made at a branch not owned by Affinity via the shared branch network will not be available until the second business day after the day of your deposit. However, the first \$200 of your deposit will be available on the same business day as the day of your deposit.



For more information, contact us online at affinityfcu.org, visit your local branch or call our Member Service Center at 800.325.0808.