**F&A Federal Credit Union**

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**IMPORTANT RETAIN FOR YOUR RECORDS**

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## LIMITED FEDERAL DISCLOSURE STATEMENT FOR CHANGE IN TERMS OF DEPOSIT ACCOUNT AGREEMENT AND TRUTH-IN-SAVINGS DISCLOSURE

## EFFECTIVE JULY 1, 2020

This limited disclosure is given in conjunction with the terms of F&A Federal Credit Union's Deposit Account Agreement and Truth-in-Savings Disclosure.

It is given by F&A Federal Credit Union in compliance with F&A Federal Credit Union's Deposit Account Agreement and Truth-in-Savings Disclosure. This is not a complete Truth-in-Savings Disclosure but is limited to the change in terms of F&A Federal Credit Union's Deposit Account Agreement and Truth-in-Savings Disclosure.

If you would like another copy of your Deposit Account Agreement and Truth-in Savings Disclosure, you may write to us at 2625 Corporate Place, Monterey Park, CA 91754 or call us at 800-222-1226.

Effective July 1, 2020, the following changes will be made to your Deposit Account Agreement and Truth-in Savings Disclosure.

***Funds Availability Policy: Longer Delays May Apply & Special Rules for New Accounts***

***Longer Delays May Apply***

The first $225 of your deposits will be available on the first (1st) business day after the day of deposit.

***Special Rules for New Accounts***

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, and the first $5,525.00 of a day's total deposits of cashier's, certified, traveler's, and federal, state and local government checks will be available on the first (1st) business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,525.00 will be available on the ninth (9th) business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,525.00 will not be available until the second (2nd) business day after the day of your deposit.