



MESSAGE REGARDING CHANGES TO REGULATION CC

Effective July 1, 2020, our Funds Availability Policy will be changed to include the following:

We are increasing the amount we make available for withdrawal by checks not subject to next day availability from \$200 to \$225. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts, as well as the threshold for determining a repeat overdraft, increases from \$5,000 to \$5,525.

New disclosure will be available soon.