

## **IMPORTANT NOTICE**

The Expedited Funds Availability Act (Act) sets forth requirements for the minimum amount of a check deposit that must be available for withdrawal by the following business day. An amendment to the Act provides that this minimum amount must be increased from \$100.00 to \$200.00.

Effective July 21, 2011, the Dakotaland Federal Credit Union Funds Availability Policy Disclosure is amended as follows:

### **RESERVATION OF RIGHT TO HOLD —**

In some cases, we will not make all of the funds that you deposit by check available to you on the same business day we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first **\$200.00** of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, 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 next business 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.

Please retain this amendment with the original Funds Availability Policy Disclosure provided to you. You are welcome to contact the Credit Union with any questions you may have regarding this change. Thank you.