

As Required by  
Regulation CC

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# Funds Availability Policy Change Notice

The changes described in this notice may mean shorter delays in the availability of your funds deposited by check.

## WASHINGTON COMMUNITY FEDERAL CREDIT UNION

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**Effective February 27, 2010**

On February 27, 2010, the check-processing operations of the Federal Reserve System were reduced to a single region. Prior to this consolidation, we were permitted to delay the availability of funds from checks that were processed in a different region longer than checks that were processed in our own region. Since there is now only one region for check-processing, this additional delay for checks that were previously “nonlocal” has been eliminated.

**Consolidation of federal check-processing regions provides the following positive benefits to you:**

- Unless an exception applies, the maximum time we may delay the availability of funds deposited via check *has been reduced from 5 days to 2 days*. However, the first \$100 of your deposits may be available on the first business day.
- The availability of your funds deposited by check may be delayed even longer under the following exceptions:
  - *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. The maximum time we may delay the availability of funds deposited via check under these circumstances *has been reduced from 11 days to 7 days*.