

July 1, 2025

## NOTICE OF CHANGE IN TERMS

Effective July 1, 2025, Health Advantage Federal Credit Union revised its Funds Availability of Deposits policy to expedite the availability of funds subject to certain deposit check holds. For the following hold policies, the amounts have been increased as shown below.

### **Reservation of Right to Hold & Credit Union ATMs**

Current: The first \$225 of your deposit will be available on the first (1st) business day. **Amount is increased to \$275.**

### **Longer Delays May Apply**

Current: We may delay your ability to withdraw funds deposited by check into your account for an additional number of days if you deposit checks totaling more than \$5,525 on any one (1) day. **Amount is increased to \$6,725.**

### **Special Rules for New Accounts**

Current: Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, will be available on the first business day after the day of your deposit. **Amount is increased to \$6,725.**

Any excess funds over \$5,525 will be available on the ninth (9th) business day. **Amount is increased to \$6,725.**

Effective July 1, 2025, Health Advantage Federal Credit Union made a technical revision to Section 26(d)(6) of the Member Service Agreement to include reference to mass arbitration rules, if applicable.

The revised Funds Availability of Deposits and the change within the Member Service Agreement can be found in the Member Service Agreement located at [\*\*healthadvantagecu.com/DisclosuresServiceCharges\*\*](https://healthadvantagecu.com/DisclosuresServiceCharges).