

July 14, 2026

NOTICE OF CHANGE IN TERMS

Effective July 14, 2026, Health Advantage Federal Credit Union revised its Funds Availability of Deposits policy to expedite the availability of funds subject to certain deposit check holds and provide clarity to certain deposit check holds.

Reservation of Right to Hold & Credit Union ATMS

The first \$275 in funds from deposits made at ATMs that we own or operate will be available on the first (1st) business day after the business day on which we receive your deposit. The remaining funds from such deposits will be available on the second (2nd) business day after the business day we receive your deposit.

Reservation of Right to Hold & Deposits by Check

The first \$275 of your deposit will be available on the first (1st) business day after the business day we receive your deposit.