

Important Funds Availability Notice

On July 21, 2010, President Obama signed into law the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) which, in part, amended the Expedited Funds Availability (EFA) Act. The amendment to the EFA Act increases from \$100 to \$200 the required minimum amount of funds from a check deposit that must be available for withdrawal as of the business day following the date of deposit. The effective date of this provision is **July 21, 2011**.

Effective July 21, 2011 Pikes Peak Credit Union's Funds Availability Policy Disclosure is amended as follows:

Case-by-Case Delays. In some cases, we will not make all of the funds that you deposit by check available to you immediately. Funds may not be available until the second business day after the date of your deposit. The first \$200 of your deposit will be available no later than 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 immediately, 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 day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds would be available.