

Important New Information About Making Withdrawals From Your Account

You previously received a statement about our policy regarding your ability to draw against deposits you make to certain accounts you have with us. The following is an amended statement containing changes to our earlier policy statement. You can tell what changes have been made by looking for the items appearing in **BOLD ITALICS**. The changes to our policy statement are effective February 26, 2010. If you have any questions about these changes, please feel free to contact us.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all accounts.

Our policy is to make funds from your check deposits available to you on the **second** business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Cash, wire transfers, and some specified check deposits will also be available before the second business day, as detailed below. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Generally, if you make a deposit at an ATM before 7:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 7:00 P.M. on any day, we may consider that the deposit was made on the next day.

Immediate Availability

Funds from the following deposits are available immediately on the business day of your deposit: (also see LONGER DELAYS MAY APPLY section)

- Electronic direct deposits.
- Wire transfers (subject to provisions issued by the Office of Foreign Affairs Control).

If you make the deposit in person to one of our employees, funds from the following deposits are also available immediately on the business day of your deposit (exceptions may apply if you deposit checks totaling more than \$5,000.00 on any one day or for other exceptions; see "Longer Delays May Apply"):

- Cash.
- U.S. Treasury checks that are payable to you.
- State and local government checks that are payable to you.
- Cashier's, certified, and teller's checks that are payable to you.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.
- Checks drawn on Tropical Financial Credit Union that are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you place the deposit in an ATM), immediate availability of funds from these deposits will be based on your account relationship with the Credit Union. For members with a "Basic" or i\$ucceed, or business account relationship, the first \$500 of the deposit will be available

immediately; for an "Enhanced" account relationship, the first \$2,000 of the deposit will be available immediately; for a "Plus" account relationship, the first \$5,000 of the deposit will be available immediately. The remaining funds from these deposits will be available on the second business day after the day of your deposit. Funds from a deposit made in person at a shared credit union facility may be subject to a maximum daily cash withdrawal limit as set by the shared facility or network.

Other Check Deposits

Other check deposits will be aggregated daily by account. For a "Basic" or i\$ucceed, or business account relationship, the first \$500 from a deposit of other checks will be available immediately; for an "Enhanced" account relationship, the first \$2,000 from a deposit of other checks will be available immediately; for a "Plus" account relationship, the first \$5,000 from a deposit of other checks will be available immediately. The remaining funds will be available on the **second** business day after the day of your deposit. For example, if you have a Basic account relationship and deposit a \$700 check on a Monday, \$500 of the deposit is available immediately. The remaining \$200 is available on Wednesday.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

Our previous policy provided that in some cases we could delay the availability of checks you deposit for a longer period than we ordinarily would. Our new policy provides that we will not delay the availability of funds you deposit for a longer period than ordinary using the case-by-case exception; however, we will continue to use the safeguard exceptions as described below.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

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, and we will tell you when the funds will be available. They will generally be available no later than the **seventh** business day after the day of your deposit.