

Notice of Change

LBS Financial Credit Union's Funds Availability Policy

LBS Financial Credit Union has updated its Funds Availability Policy, effective July 21, 2011. The changes are beneficial to you, our valued Members. Section 1086(e) of the Dodd-Frank Act increases the amount of funds deposited by check or checks on the first day from \$100 to \$200.

LBS Financial Credit Union's general policy is to allow you to withdraw funds deposited in your account on the 1st business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the 2nd business day. Then, the funds will generally be available by the seventh business day after the day of deposit.

LBS Financial reserves the right to delay availability to withdraw funds as disclosed in the Credit Union's Truth in Savings Disclosure of Membership and Account Agreement as follows:

- **Deposits Made at Automated Teller Machines (ATM)** – Deposits made at ATMs we do not own or operate, funds from any deposit (checks or cash) may be delayed and the funds will be made available to you on the fifth business day after the day of your deposit.
- **Longer Delays May Apply** – Funds will generally be available no later than the seventh business day after the day of your deposit.
- **Special Rules for New Accounts** - Funds from all other check deposits will be available on the ninth business day after the day of your deposit

To obtain a copy of LBS Financial Credit Union's Funds Availability Policy in its entirety, visit www.lbsfcu.org and check on Resources and/Disclosures, visit any LBS Financial Credit Union branch office, or contact our Information Central Call Center at 714.893.5111 or 562.598.9007.



Adding Value to the Neighborhood