

IMPORTANT NOTICE TO MEMBERS

The Federal Reserve Board has finalized efforts to consolidate check processing sites due to the significant decline in the volume of paper check processing. As a result, funds from certain check deposits will be subject to a faster availability schedule.

Effective February 27, 2010, Mountain Star Federal Credit Union's Funds Availability Policy Disclosure is amended as follows:

Reservation of Right to Hold. In some cases, we will not make all the funds that you deposit by check available to you on the same business day that we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$100.00 of your deposit will be available on 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 on the same business day, 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 next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check in to your account an additional number of days for these reasons:

- ✓ We believe a check you deposit will not be paid.
- ✓ You deposit checks totaling more than \$5,000 on any one day.
- ✓ You deposit 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 communications or computer 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.

Please attach this amendment to the Funds Availability Disclosure you received when you opened your account.