

The following are Changes in Terms applicable to your DFCU Financial accounts.

Included with this statement are a revised DFCU Financial Fee Schedule and an Amendment to Agreements and Disclosures.



The Cash Back
Credit Union

Changes effective immediately:

Funds Availability Policy Disclosure

- The next-day availability for deposited funds has changed from \$200 to \$225 effective July 1, 2020.
- Checks totaling more than \$5,525 on any day may be placed on an extended hold. This has changed from \$5,000, effective July 1, 2020.

Amendments to Agreements and Disclosures

- This Amendment contains important membership information and includes clarification of the existing practice that Non-Sufficient Funds Fees and Overdraft Service Fees are charged per item, per presentment. Please review the entire enclosed Amendment.

Changes effective 30 days from the date of this notice:

- You will be charged \$5 for each Tax Form Copy you request.