

**FUNDS AVAILABILITY POLICY DISCLOSURE UPDATE**  
**EFFECTIVE JULY 21, 2011**

As per the mandated Federal Reserve Board policy update, our Funds Availability Policy is changing as of July 21, 2011. Please note the changes below. For a copy of the entire disclosure, please contact the Credit Union at (206)367-8400 or [darigoldfcu@qwestoffice.net](mailto:darigoldfcu@qwestoffice.net)

**General Policy #1:** *Addition:* “We reserve the right to refuse the acceptance of a check for deposit or payment.”

**Availability of Other Check Deposits #6:** *Amendment:* “The first \$200.00 from a deposit of other checks will be available by the first business day after the day of your deposit. The remaining funds will be available by the second business day after the day of your deposit. For example, if you deposit a local check of \$700.00 on a Monday, \$200.00 of the deposit will be available by Tuesday. The remaining \$500.00 will be available by Wednesday.”

The items above are the portions of the policy that have been amended. Portions of the policy that have not changed may still affect the availability of your deposit. If you have any specific questions regarding your deposit, please contact the Credit Union.