

**Emerald
Group Credit Union
Notice of change in funds availability
Ohio Members**

TRANSACTIONAL ACCOUNTS

Effective July 21, 2011

Banks with routing numbers currently assigned to any branch office of the Federal Reserve Bank for check processing will be reassigned to the Cleveland office of the Federal Reserve Bank for check processing. As a result of this change, some checks currently treated as Non-local checks will become local checks subject to faster Funds Availability schedules.

Our general policy is to allow you to withdraw the first \$200 from funds deposited in your account on the first business day after the day we receive your deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of the deposit.

The credit union reserves the right to hold funds on a case-by-case basis or by using a special exception hold. For determining the availability of deposits, every day is a business day, except Saturday, Sunday, and Holidays. Deposits at ATM before 3:00 pm on a business day will be considered the day of your deposit. Longer holds may apply if you are a new member, if the deposited check is over \$5000.00, if we believe a check you deposit will not be paid, if the check is a re-deposited item, if you have overdrawn your account repeatedly in the past, if there is an emergency, such as a failure in communications equipment.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.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 a complete Funds Availability Policy please contact the credit union at 216-581-5581.

7-21-2011