

BAY FEDERAL CREDIT UNION
TRUTH-IN-SAVINGS DISCLOSURE
AND ACCOUNT AGREEMENT

ADDENDUM A

EFFECTIVE JULY 1, 2025

**PAGE 38-39, DISCLOSURE OF YOUR ABILITY TO
WITHDRAW FUNDS OTHER THAN CERTIFICATE ACCOUNTS
- LONGER DELAYS MAY APPLY.**

In some cases, you will not make all of the funds that I deposit by check available to me at the time of deposit. Depending on the type of check that I deposit, funds may not be available until the seventh business day after my deposit. The first \$600.00 of my deposits however, will be available on the day of deposit.

If you are not going to make all of the funds from my deposit available on the first business day, you will notify me at the time I make my deposit. You will also tell me when the funds will be available. If my deposit is not made directly to one of your employees, or if you decide to take this action after I have left the premises, you will mail me the notice by the day after you receive my deposit.

If I will need the funds from a deposit right away, I should ask you when the funds will be available.

In addition, funds I deposit by check may be delayed for a longer period under the following circumstances:

- You believe a check I deposit will not be paid.
- I deposit checks totaling more than \$6,725.00 on any one day.
- I redeposit a check that has been returned unpaid.
- I have overdrawn my account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

You will notify me if you delay my ability to withdraw funds for any of these reasons, and you will tell me when the funds will be available. They will generally be available no later than the seventh business day after the day of my deposit.

**PAGE 39, ABOUT OUR DISCLOSURE OF YOUR ABILITY TO
WITHDRAW FUNDS OTHER THAN CERTIFICATE ACCOUNTS
-SPECIAL RULES FOR NEW ACCOUNTS.**

If I am a new member, the following special rules will apply during the first 30 days my account is open.

Funds from electronic direct deposits to my account will be available on the day you receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after the day of my deposit if the deposit meets certain conditions.

Continued on the back

For example, the checks must be payable to me. The excess over \$6,725.00 will be available on the ninth business day after the day of my deposit. If my deposit of these checks (other than a U.S. Treasury check) is not made in person to one of your employees, the first \$6,725.00 may not be available until the second business day after the day of my deposit.

Funds from all other check deposits will be available on the ninth business day after the day of my deposit.

PAGE 40, ABOUT OUR DISCLOSURE OF YOUR ABILITY TO WITHDRAW FUNDS OTHER THAN CERTIFICATE ACCOUNTS – CASH WITHDRAWAL LIMITATION.

You place certain limitations on withdrawals in cash. In general, \$275 of a deposit is available for withdrawal in cash on the first business day after the day of deposit. In addition, a total \$550 of other funds becoming available on a given day is available for withdrawal in cash at or after 5:00 p.m. (Pacific Time) on that day. Any remaining funds will be available for withdrawal in cash on the following business day.



Bay Federal
CREDIT UNION

Making a real difference



831.479.6000 • www.bayfed.com • 888.4BAYFED