

## Funds Availability Policy Change Notice

We have changed our funds availability policy. This notice describes the changes to that policy. The changes are beneficial to you and are already in effect.

Our previous policy provided that in some cases we could delay the availability of checks you deposit for a longer period than we ordinarily would. Our previous policy also provided that in some circumstances (which are described below) we could delay the availability of checks you deposit for an even longer period. Our new policy reduces the possible length of those hold periods to two days and seven days, respectively.

The following is a more complete description of the changes to our policy and the circumstances when we might apply longer delays. For your convenience, we have highlighted the changes to our policy in bold italic type.

### Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you when they would ordinarily be available. Instead, funds may not be available until the ***second*** business day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available at the ordinary time, 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 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.

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

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

This policy change applies to your transaction accounts.

## Annual Regulation E Error Resolution Notice

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC OR PREAUTHORIZED TRANSFERS

Contact us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt.

Telephone us at:

(254) 754-1168

(877) 754-1168

Write us at:

LINKAGE CREDIT UNION

4527 Speight

Waco, TX 76711

We must hear from you no later than 60 days after we sent the **FIRST** statement on which the problem or error appeared.

If you tell us orally, we may require that you send us your complaint or question in writing within (10) business days.

1. Tell us your name and account number
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new account, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or questions. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If you decide that there was an error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.