Beginning on January 1, 2020, all IRA Floating Rate Accounts will be subject to a handling charge of $100.00, after age 59 ½, to roll this account to a different institution, or to make a premature distribution of all or a part of this account, or to make a transfer of all or a part of this account.

Notice to IRA Floating Rate Account Holders

The current withdraw policy is as stated below. Effective July 1, 2020, the withdrawal policy will be as stated in the Terms and Conditions (TISA booklet).

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all accounts.

Our policy is to make funds from your check deposits available to you on the second business day after the day you receive your deposit, with the first $200 available on the first business day after the day of your deposit. Electronic direct deposits will be available on the day we receive the deposit. Cash, wire transfers, and some specified check deposits will also be available before the second business day, as detailed below. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.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 determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM before Midnight on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit at an ATM after Midnight or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Funds from the following deposits are available on the first business day after the day we receive your deposit.

Funds from electronic direct deposits to your account will be available on the second business day after the day we receive your deposit. If we accept for deposit a check that is drawn on another bank, we may delay funds from the deposit for a longer period under the special rules for new accounts.

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example, if you mail the deposit), funds from these deposits will be available on
the second business day after the day we receive your deposit.

Other Check Deposits Subject to Second-Day Availability

The first $200 from a deposit of other checks will be available on the first
business day after the day of your deposit. The remaining funds will be
available on the second business day after the day of your deposit.

For example, if you deposit a check of $700 on a Monday, $200 of the
deposit is available on Tuesday. The remaining $500 is available on Wednesday.

If we cash a check for you that is drawn on another bank, we may withhold
the availability of a corresponding amount of funds that are already in your
account. Those funds will be available at the time funds from the check we
cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may
make funds from the deposit available for withdrawal immediately but delay
your availability to withdraw a corresponding amount of funds that you have on
deposit in another account with us. The funds in the other account would then
not be available for withdrawal until the time periods that are described
elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

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.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the
first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on
the day we receive the deposit. Funds from deposits of cash, wire transfers, and
the first $5,000 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 your deposit if the deposit meets certain
conditions. For example, the checks must be payable to you (and you may have
to use a special deposit slip). The excess over $5,000 will be available on the
fifth business day after the day of your deposit. If your deposit of these checks
(other than a U.S. Treasury check) is not made in person to one of our
employees, the first $5,000 will not be available until the second business day
after the day of your deposit.

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