

## IMPORTANT ACCOUNT UPDATE: FUNDS AVAILABILITY POLICY

Cove Federal Credit Union has made the following change to our Funds Availability Policy for transaction accounts, effective July 1, 2025:

- In instances in which we do not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit, the first \$275 (previously \$225) will be made available on the first business day.
- Funds deposited by check may be delayed for a longer period of time if your deposited checks total more than \$6,725 (previously \$5,525) on any one day.

Please refer to the Account Terms and Conditions for more information regarding Funds Availability. For questions or additional information on your account, please contact Cove Federal Credit Union at 859-292-9000.

