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**Financial Plus Credit Union  
Membership and Account Agreement  
Change-in-Terms Notice Effective July 1, 2020**

The Terms and Conditions of our **Financial Plus Credit Union Membership and Account Agreement (Agreement)** with you are being amended effective July 1, 2020. The significant changes to the Agreement are summarized below and are being provided to you as an Amendment to the Agreement. If you have any questions regarding the Agreement, or the changes, please contact us at (800) 748-0451.

**Section IX. FUNDS AVAILABILITY POLICY**

**The following Subsections of Section IX have been amended to incorporate changes made to Regulation CC the Expedited Funds Availability Act:**

The third sentence of the first paragraph under **Longer Delays May Apply** currently states:

- The first \$200 of your deposits, however, may be available on the first business day.

This sentence will now state:

- The first \$225 of your deposits, however, may be available on the first business day.