

Change in Terms Effective July 1, 2025:

The following applies to your ability to withdraw funds from your transaction accounts with TruBank.

Our policy is to make funds from your cash and check deposits available to you on the first business day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit.

In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. WE ARE CHANGING THE AMOUNT THAT WILL BE AVAILABLE TO YOU ON THE FIRST BUSINESS DAY AFTER THE DAY OF YOUR DEPOSIT FROM \$225 TO \$275. If we are not going to make all funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time of deposit.

IN ADDITION, FUNDS YOU DEPOSIT BY CHECK MAY BE DELAYED FOR A LONGER PERIOD OF TIME UNDER CERTAIN CIRCUMSTANCES INCLUDING WHEN YOU DEPOSIT CHECKS TOTALING MORE THAN \$6,725 ON ANY ONE DAY. THIS AMOUNT WAS PREVIOUSLY \$5,525. We will notify you if we delay your ability to withdraw funds, 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.

Please contact us if you have question regarding the above described changes or for a copy of our complete policy regarding your ability to withdraw funds.