

# Addendum

## to the Truth in Savings Disclosure, v32

Revised 12/22/2023

Effective February 1, 2024 the following provision has been revised (in italics):

**Funds Availability Policy.** HVCU may delay the availability of funds deposited into any account, including certificate accounts. During this delay, you may not withdraw the funds, and we will not pay items presented for payment.

HVCU reserves the right to refuse to negotiate any check. We may accept the check for deposit on a collection basis. That means your account is credited only when we receive direct funds from the bank upon which the check is drawn.

Determining the Availability of A Deposit. The length of the delay is counted in business days from the day of your deposit. Every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before *close of business* 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 *close of business* or on a day we are not open, we will consider that the deposit was made on the next business day we are open.