

Notice of Change in Funds Availability Policy Disclosure

Effective July 1, 2025, all references to \$225.00 in the Raritan Bay FCU Funds Availability Policy Disclosure shall be amended to \$275.00. The first \$275.00 from a deposit of checks will be available on the first business day following the day of your deposit. The remaining funds will be available on the second business day following the day of your deposit. For example, if you deposit a check in the sum of \$700.00 on a Monday, \$275.00 of the deposit is available on Tuesday. The remaining \$425.00 is available on Wednesday.

For large check deposits, all references in the Funds Availability Policy Disclosure to \$5,525.00 shall be amended to \$6,725.00. For example, if you deposit a check for \$10,000.00, the first \$275.00 from the deposit will be available on the next business day, \$6,450.00 will be available the second business day following your deposit, the amount over \$6,725.00 (\$3,275.00) will be available on the seventh business day after your deposit.



www.rbfcu.coop | 732-727-3500

A copy of our Funds Availability Policy Disclosure can be found on our website at: www.rbfcu.coop/disclosures.

Federally Insured By NCUA