

COMMUNITY WEST CREDIT UNION  
PO BOX 8069  
KENTWOOD, MI 49519-8069



JULY 1, 2025

## CHANGE IN TERMS NOTICE

### Important Information About Your Account - Changes to Funds Availability Policy Effective Date: July 1, 2025

We are writing to inform you of a change to our Funds Availability Policy as required under **Regulation CC (Availability of Funds and Collection of Checks)**.

These changes affect the availability of funds deposited into your account.

#### What changed?

Effective **July 1, 2025**, the following funds availability thresholds increased, in accordance with inflation adjustments under Regulation CC:

- The **next-day availability amount** for certain check deposits increased from **\$225 to \$275**.
- The **cash withdrawal amount** for certain check deposits increased from **\$450 to \$550**.
- The **large deposit exception hold threshold** increased from **\$5,525 to \$6,725**.
- The **repeatedly overdrawn exception hold threshold** increased from **\$5,525 to \$6,725**.
- The **new account exception hold threshold** increased from **\$5,525 to \$6,725**.

These adjustments are mandated by the Consumer Financial Protection Bureau (CFPB) and the Federal Reserve Board as part of the biennial inflation indexing requirements under Regulation CC.

#### No Action Required

You do not need to take any action. These changes automatically applied to your account **July 1, 2025**. For more information about our Funds Availability Policy or if you have any questions, please contact us at (616) 261-5657, visit [communitywestcu.org](http://communitywestcu.org), or stop by any of our branch locations.

Thank you for banking with us.

Sincerely,  
**Community West Credit Union**