

## Universal Account Agreement /Brochure Notice of Amendments and Changes

Effective May 1, 2014 the Universal Account Agreement (UAA) / Brochure which contains the rules, terms and conditions which govern your account with Tampa Bay Federal Credit Union is amended and changed. The details of the amendments and changes are set out below. Except for these amendments and changes, the rules, terms and conditions of the UAA remain in effect. Please read this document and the UAA /Brochure carefully. We encourage you to keep a copy of this document and the UAA/ Brochure. Please ask us if you have any questions. You may also view a copy of the UAA online at [www.TampaBayFederal.com](http://www.TampaBayFederal.com).

Under *FUNDS AVAILABILITY*: Expanded first sentence in *Availability of Other Check Deposit* to clarify method for check deposit.

***Refer to page 10 –Availability of Other Check Deposit***

If your deposit is made by Mobile Remote Deposit, or at a TBF Branch or Shared Branch location, the first \$200.00 from a deposit of checks will be available on the first (1<sup>st</sup>) business day after the day of your deposit. The remaining funds will be available on the second (2<sup>nd</sup>) business day after the day of your deposit. For example, if you deposit a check of \$700 on a Monday, \$200 of the deposit is available on Tuesday. The remaining \$500 is available on Wednesday.

Under *Funds Availability*: added new section for *Mobile Remote Deposit Services*

***Refer to page 11 – Mobile Remote Deposit Services***

You agree that electronic images submitted via Mobile Remote Deposit are not subject to the funds availability requirements of the Federal Reserve Board's Regulation CC. For purposes of determining the availability of funds, checks deposited via the services are considered received by the Credit Union when we notify you of receipt of the image by an email transmitted to the email address you have provided to us. You understand that we may make provisional funds available sooner depending on factors we, in our sole discretion, deem relevant, including but not limited to your account history and relationship with Tampa Bay Federal. You also understand that credit is provisional until settlement is final.

Under *Funds Availability*: deleted section for *Foreign Checks*

***Previously reflected on page 11 – Foreign Checks***

This notice has been updated in the current Universal Account Agreement brochure to reflect this change.

*Refer to page 11 – FUNDS AVAILABILITY*