

Important Change-in-Terms Notice: Please Read and Retain with Your Account Records
Change to CAP COM Check Hold Policy

To address an increase in check fraud targeting consumers, CAP COM will institute changes to its Check Hold Policy effective **August 22, 2018**.

Current Check Hold Policy*
Through 08/21/18

CHECK TOTAL	FUNDS	AVAILABLE
\$2,000	All	Same business day
More than \$2,000 through \$5,000	First \$200	1 business day
	Remaining to \$5,000	2 business days
More than \$5,000	First \$200	1 business day
	To \$5,000	3 business days
	\$5,000 or more	Up to 7 business days

NEW Check Hold Policy*
Effective 08/22/18

CHECK TOTAL	FUNDS	AVAILABLE
\$200	All	Same business day
More than \$200 through \$5,000	First \$200	Same business day
	Remaining through \$5,000	3 business days
More than \$5,000	First \$200	Same business day
	Through \$5,000	3 business days
	In excess of \$5,000	5 business days

The above policy applies whether the check is deposited via a mobile device, ATM, by mail, or at a branch.

*Longer delays may apply in certain circumstances. Saturdays are business days. For current policies and disclosures, visit:
www.capcomfcu.org/policies-and-disclosures

Funds are still available the same day for these checks when deposited in a CAP COM branch:

Government checks, certified checks, U.S. Postal money orders, and checks drawn on CAP COM accounts.

3 Ways to Ease the Transition

Below are three ways to potentially speed up access to your check funds and avoid overdrafts.

- 1 **Direct Deposit.** If you currently receive paper paychecks, ask your employer about getting direct deposit (not subject to check holds). Learn more at www.capcomfcu.org/directdeposit
- 2 **Mobile Deposit.** Save time traveling to a branch or ATM by depositing checks with your mobile phone. See how at www.capcomfcu.org/remotedeposit
- 3 **Overdraft Protection.** Overdraft Protection can cover Checking Account shortfalls. Learn about three options at www.capcomfcu.org/options

Questions?

For assistance, please contact our Member Services team at **(800) 634-2340**.