



AVAILABILITY OF FUNDS ADDENDUM FOR BUSINESS ACCOUNTS

At Michigan State University Federal Credit Union ("Credit Union"), we strive to provide our members with the best products, services, and experience possible. We also make it our goal to give you greater access to your money, 24/7.

The limits to fund availability were updated on July 1, 2025, as follows:

- In some cases, we will not make all of the funds you deposited by check available to you immediately. Depending on the type of check you deposit, funds may not be available until the second business day after the day of your deposit. However the first \$300.00 (previously \$250.00) of your deposit will be available on the first business day after the day we receive your deposit.
- In some cases, longer delays may occur when depositing checks totaling more than \$6,750.00 (previously \$5,750.00) in one day. Similarly, the threshold for the special rules for new accounts is now \$6,750.00 (previously \$5,750.00).

You may view the "Availability of Funds at Michigan State University Federal Credit Union" section of the Business Account Terms and Conditions for more information about fund availability. Please note that fund availability thresholds stated in the Business Account Terms and Conditions have been updated as outlined above.