

GENCO FEDERAL CREDIT UNION

ACCOUNT VERIFICATION

We are conducting a verification of GENCO Federal Credit Union member accounts as of June 30, 2025. Please compare your statement with your records and report any difference in balances to:

..... **ATTENTION**

GENCO FCU - Chairman, Supervisory Committee
P.O. Box 24250 | Waco, Texas 76702-4250

When replying, state your name and your account number.

Reporting of errors in response to this verification does not satisfy or interfere with your rights and responsibilities regarding billing error procedures under the Fair Credit Billing Act or Regulation E (Electronic Funds Transfer).

254-776-9550 | 800-922-6428

Federally
Insured by NCUA 

CHANGE IN TERMS TO FUNDS AVAILABILITY POLICY

APPLIES ONLY TO TRANSACTION ACCOUNTS - EFFECTIVE JULY 1, 2025

Changes have been made to Federal Regulation CC, changing the amount of funds that must be made available to you, effective July 1, 2025. Depending on the type of check deposited or certain circumstances, funds may not be available to you until the second business day after the day the deposit is received.

Reservation of Right to Hold - Beginning July 1, 2025, the first **\$275** of your deposit, will be available on the first business day after the day we receive your deposit. This is a change from the current amount of \$225.

Longer Delays May Apply - In addition, the following changes apply to certain circumstances in which funds may be delayed for a longer period, if you deposit checks totaling more than **\$6,725** in any one business day. This is a change from the current amount of \$5,525. The first **\$275** of your deposit will be available the first business day after your deposit is received.

Special Rules for New Accounts - You are a new member, and the account is within the first 30 days from account opening; funds from electronic direct deposits will be made available the day we receive the deposit. Funds from deposits of cash, wire transfers and the first **\$6,725** of a day's total deposits of cashier's, teller's, traveler's and federal, state and local government checks will continue to be made available the next business day after the day of your deposit if the deposit meets certain conditions. This is a change from the current amount of \$5,525. The excess over **\$6,725** will be made available on the ninth business day after the day of your deposit if the deposit meets certain conditions. If you do not make your deposit in person to one of our employees, the first **\$6,725** will not be available until the second business day after the day of your deposit. This is also a change from the current amount of \$5,525.

We will continue to notify you if we delay your ability to withdraw funds for any reason included in our Funds Availability Policy and will advise you when the funds will be available.



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