

## NOTICE OF CHANGE TO THE FUNDS AVAILABILITY DISCLOSURE

Please note a change to the Houghton Mifflin Harcourt Employees Federal Credit Union's Funds Availability

All checks deposited to your account will be considered a LOCAL check.

The first \$100 from a deposit of local checks will be available on the first day after the day of your deposit. The remaining funds will be available on the second business day following the day of your deposit. For example, if you deposit a local check in the sum of \$700 on a Monday, \$100 of the deposit is available on Tuesday. The remaining \$600 is available on Wednesday.

Any questions or concerns please contact the Houghton Mifflin Harcourt EFCU

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