

IMPORTANT NEW INFORMATION REGARDING OUR FUNDS AVAILABILITY POLICY

You previously received a statement about our funds availability policy, which explains when funds from deposits to certain accounts you have with us will be available for withdrawal. This Notice describes a change to that policy statement. This change is effective July 21, 2011. If you have any questions about this change, please contact us.

Our previous policy disclosure described certain circumstances when the first \$100 of a deposit would be available on the first business day after the day of deposit. The remaining funds from the deposit would be available at a later date.

After the effective date of the change, the amount that will be available on the first business day after the day of deposit will increase from \$100 to \$200.

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