

## REVISED INFORMATION ABOUT FUNDS AVAILABILITY POLICY

This Addendum to the San Francisco Federal Credit Union (“Credit Union”) Member Account Handbook is effective December 1, 2009.

*Page 20, Paragraph 1, “Other Check Deposits” states:*

### **Other Check Deposits**

The delay, if any, for personal and business check deposits depends on whether the check is a local or a non-local check. To see whether a check is local or non-local, look at the routing number on the check.

*Revised Statement:*

### **Other Check Deposits**

**As of early 2010, all checks will be centrally processed by the Federal Reserve and considered “local” checks.**

Until then, the delay, if any, for personal and business check deposits depends on whether the check is a local or a non-local check. To see whether a check is local or non-local, look at the routing number on the check.

*Page 20, Paragraph 2, “Other Check Deposits” does not identify all the routing numbers for local checks, it states:*

**Identifying Routing Numbers:** On personal checks, the routing number is the first series of numbers in the lower left hand corner of the check. On business checks, the routing number should be the second block of digits at the lower left side of the check. The first four numbers identify the region in which the check will clear. Of these the first two numbers are critical. If it is in the San Francisco Bay Area, **routing numbers 1210 through 1213 and 3210 and 3213** are local checks clearing through San Francisco. Otherwise, the check is a non-local check.

*Revised Statement:*

**Identifying Routing Numbers:** On personal checks, the routing number is the first series of numbers in the lower left hand corner of the check. On business checks, the routing number should be the second block of digits at the lower left side of the check. The first four numbers identify the region in which the check will clear. Of these the first two numbers are critical. If it is in the San Francisco Bay Area or Los Angeles, **routing numbers 1210 through 1213; 1220 through 1224; 3210 through 3213; and 3220 through 3224** are local checks clearing through Los Angeles. Otherwise, the check is a non-local check.