

As Required by
Regulation CC

Funds Availability Policy Change Notice

The changes described in this notice may mean shorter delays in the availability of your funds deposited by check.

YOUR IMPRINT HERE ADDRESS

ORDER ITEM # IL-041-238
Keystone Expressions, Ltd. 1-800-648-5785
www.keystoneexpressions.com

Effective February 27, 2010

On February 27, 2010, the check-processing operations of the Federal Reserve System were reduced to a single region. Prior to this consolidation, we were permitted to delay the availability of funds from checks that were processed in a different region longer than checks that were processed in our own region. Since there is now only one region for check-processing, this additional delay for checks that were previously “nonlocal” has been eliminated.

Consolidation of federal check-processing regions provides the following positive benefits to you:

- Unless an exception applies, the maximum time we may delay the availability of funds deposited via check ***has been reduced from 5 days to 2 days.*** However, the first \$100 of your deposits may be available on the first business day.
- The availability of your funds deposited by check may be delayed even longer under the following exceptions:
 - *We believe a check you deposit will not be paid.*
 - *You deposit checks totaling more than \$5,000 on any one day.*
 - *You redeposit a check that has been returned unpaid.*
 - *You have overdrawn your account repeatedly in the last six months.*
 - *There is an emergency, such as failure of computer or communications equipment.*

We will notify you if we delay your ability to withdraw funds for any of these reasons. The maximum time we may delay the availability of funds deposited via check under these circumstances ***has been reduced from 11 days to 7 days.***

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Consolidation of federal check-processing regions provides the following positive benefit to you:

- Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Funds you deposit by check may be delayed for a longer period under the following circumstances:
 - *We believe a check you deposit will not be paid.*
 - *You deposit checks totaling more than \$5,000 on any one day.*
 - *You redeposit a check that has been returned unpaid.*
 - *You have overdrawn your account repeatedly in the last six months.*
 - *There is an emergency, such as failure of computer or communications equipment.*

Under these exceptions, the maximum time we may delay the availability of your funds ***has been reduced from 11 days to 7 days*** . We will notify you if we delay your ability to withdraw funds for any of these reasons.

FUNDS AVAILABILITY NOTICE

**Our general policy
is to allow you
to withdraw funds
deposited in your account
on the next business day
after the day we receive
your deposit.**

**Funds from
direct deposits will be
available on the day
we receive the deposit.**

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

EFFECTIVE FEBRUARY 27, 2010

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FUNDS AVAILABILITY NOTICE

**Our general policy
is to allow you
to withdraw funds
deposited in your account
on the second business day
after the day we receive
your deposit.**

**Funds from
direct deposits will be
available on the day
we receive the deposit.**

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

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EFFECTIVE FEBRUARY 27, 2010

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FUNDS AVAILABILITY NOTICE

Description of Deposit	When funds can be withdrawn by cash or check
Direct Deposit	The day we receive the deposit
Cash, wire transfers, cashier's, certified, teller's, or government checks, checks on (YOUR NAME), and the first \$100 of a day's deposits of other checks.	The first business day after the day of the deposit
All other checks	The second business day after the day of the deposit

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

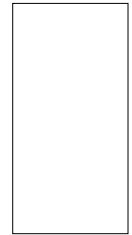
National Credit Union Administration, a U.S. Government Agency

Rev. 2/27/10

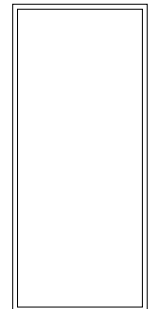
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IL SINGLE PANEL INSERTS
IS REGULAR OR LARGE SIZE

FOR A QUANTITY OF:	YOUR INVESTMENT IS ONLY:	
100	\$69.00	
250	\$74.00	
500	\$95.00	
750	\$116.00	
1,000	\$137.00	
2,000	\$105.00	per 1000
3,000	\$95.00	" "
4,000	\$91.00	" "
5,000	\$84.00	" "
7,500	\$74.00	" "
10,000	\$72.00	" "
12,500	\$69.00	" "
15,000	\$67.00	" "
17,500	\$65.00	" "
20,000	\$63.00	" "
25,000	\$61.00	" "
30,000	\$59.00	" "
40,000	\$57.00	" "
50,000	\$52.00	" "
75,000	\$50.00	" "
100,000	\$48.00	" "



3" x 6"
Regular
Single
Panel



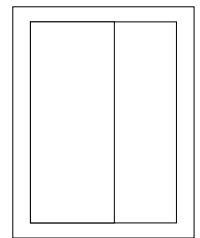
3 1/2" x 8"
Large
Single
Panel

PCC

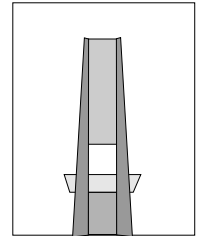
PERSONALIZED COUNTER CARDS

Full Color Laminated Foam Board with Attached Easel Back

FOR A QUANTITY OF:	YOUR INVESTMENT IS ONLY:
1	\$21.25
2-5	\$15.95 each
6-9	\$13.95 "
10-24	\$11.95 "
25-35	\$9.95 "
36-50	\$8.95 "



Front



Back

9" x 11½"

TO PLACE YOUR ORDER:	
 EMAIL THIS FORM:	orders@keystoneexpressions.com
 FAX	Fax this form to: 570-648-9049 7 days a week - 24 hours a day
 Call toll free:	1-800-648-5785 Monday through Friday - 9 a.m. to 5 p.m.
 Mail this form to:	Keystone Expressions, Ltd. PO Box E • Shamokin, PA 17872

Order Code: **EC151-10**

Please send me the following items:	Color (Check One)	Quantity*	Unit Price	Total Price
<input type="checkbox"/> IL-041-238: amends C-3, C-4, C-5	<input type="checkbox"/> Blue <input type="checkbox"/> Green <input type="checkbox"/> Burgundy		\$	\$
<input type="checkbox"/> IL-041-239: amends C-2	<input type="checkbox"/> Blue <input type="checkbox"/> Green <input type="checkbox"/> Burgundy		\$	\$
<input type="checkbox"/> SCC-97-243 amends C-18 (Next Day Availability)			\$	\$
<input type="checkbox"/> SCC-97-244 amends C-18 (All EXCEPT Next Day Availability)			\$	\$
<input type="checkbox"/> SCC-97-245 amends C-19 (All EXCEPT Next Day Availability)			\$	\$

* Please allow for production tolerances of plus or minus 10% for personalization of your inserts.

Sub Total	\$
<i>Logo charge for orders requiring imprinted logos - \$25.00</i>	\$
<i>Typesetting charge to modify our standard copy - \$15.00</i>	\$
Total	\$

ALL ORDERS SHIPPED WITHIN 15 WORKING DAYS ON OPEN ACCOUNT

OR PLEASE SHIP MY ORDER TO ARRIVE BY:

(allow up to 5 days actual shipping time)

/ /
 Month Day Year

Shipping & Handling is included on your invoice

SHIP TO:

Direct shipment to your mailhouse is available.

ATTN: NAME _____ TITLE _____

CREDIT UNION NAME _____

STREET ADDRESS (INCLUDE P.O. BOX FOR BILLING) _____

CITY STATE ZIP _____

PHONE _____ FAX _____

EMAIL ADDRESS _____


SIGNATURE (ORDER MUST BE SIGNED) _____ DATE _____

IMPRINT DESIRED


Check here if you are including your logo.

To add your logo to your imprint:
 Email vector (.eps) or 240 dpi raster (.jpg /.tif) artwork to:
 logos@keystoneexpressions.com

Available on request at no additional charge:

 Your savings federally insured to at least \$50,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

other _____

 EQUAL HOUSING LENDER

Federally insured by NCUA

Check here if you **DO NOT** want your order imprinted