

Date June 13, 2025

Important Change in Terms Notice affecting the banks Funds Availability Policy

Dear Valued Customer:

We are pleased to inform you that effective 7/1/2025, we are increasing the amount we make available for withdrawal by checks not subject to next day availability to \$275. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts and the amount for determining a repeat overdraft is increasing to \$6,725.00. Details as follow:

The change will impact your account as follows:

Description	Before	Effective July 1, 2025
The minimum amount of deposited funds that credit unions must make available for withdrawal by opening of business on the next day for certain check deposits	\$225	\$275.00
Large deposits not subject to next day availability	\$5,525.00	\$6,725.00
New accounts not subject to next day availability	\$5,525.00	\$6,725.00
Repeat overdraft thresholds not subject to next day availability	\$5,525.00	\$6,725.00

We are committed to meeting all your financial needs. If you wish to discuss these changes you may contact us at any of the Eastern National Bank branches or contact us at 305-995-5800.

Thank you for your business,

Eastern National Bank
9700 South Dixie Highway
Miami, FL 33156

Enclosed:
Your Ability to Withdraw Funds Disclosure