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Federally Insured  
by NCUA

# Funds Availability

**Your Ability to Withdraw Funds** - It is our policy to make funds deposited by check into your checking account available to you on the same business day that they are deposited. If you present your deposit to one of our employees before 5:00 p.m. (5:30 p.m. on Fridays) on a business day we are open, we will consider that day to be the day of your deposit. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. However, if you make a deposit after 5:00 p.m. (5:30 p.m. on Fridays) or on a day that we are not open, we will consider that the deposit was made on the next business day that we are open.

**Longer Delays May Apply** - In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that they are deposited. Depending on the type of check, funds may not be available until the fifth business day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available.

If your deposit is not made directly to one of our employees, or if we decided to take the action after you have left the premises, we will mail you a notice by the end of the business day after we receive your deposit.

If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, credit for funds you deposit by check may be delayed for a period of time under the following conditions:

- We believe that 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 electricity, communications or computer equipment.

We will notify you at the time of your deposit if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of your deposit.

**Holds on Other Funds (Check Cashing)** - If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

**Foreign Checks** – Checks drawn on financial institutions located outside the U.S. cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.

**Special Rules for New Accounts** - If you are a new member, the following special rules will apply during the first 30 days your account is open.

- Funds from electronic direct deposits to your account will be available on the day we receive the deposit.
- Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.
- Funds from all other check deposits will be available on the fifth business day after the day of your deposit.