

**Your ability to withdraw funds**

Our policy is to make funds from cash and check deposits available to you on the day you make your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If a federal holiday falls on a Sunday, the next day is not a business day. If you make a deposit after hours or on a day that we are not open, we will consider that the deposit was made on the next business day 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 day of your deposit. Depending on the type of check that you deposit, funds may not be available until the first business day after the day of your deposit. The first \$225 of your deposit, however, may be available on the day of your deposit.

If we are not going to make all the funds from your deposit available on the day of your deposit, we will notify you at the time you make your deposit. Your receipt will tell you the portion of your deposit being held and when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- The Credit Union has reasonable cause to believe the check is uncollectible, such as a stale or postdated check, evidence of check kiting, or a notice dishonor from the payor financial institution.
- You deposit checks totaling more than \$5,525 on any one day. (The exception applies to the amount over \$5,525. The Credit Union may apply this exception to the aggregate deposits to all accounts held by the member, without regard to joint accountholders.)
- A check that has been returned unpaid and re-deposited, unless the reason the check was returned was because it was missing an endorsement or was postdated. \$225 of the deposit does not have to be made available on the next business day. The business day the check is re-deposited is considered to be the day of deposit.
- You have overdrawn your account six (6) or more times in the last six months or overdrawn by more than \$5,525 for two or more business days.
- There is an emergency, such as telecommunication or computer breakdowns, war, or some other emergency condition beyond the Credit Union's control. A hold will be placed on the funds for a reasonable time after the emergency has passed.

We will notify you 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 sixth business day after the day of your deposit.

You may request a copy of our Funds Availability Policy if you wish to do so.