

**FUNDS AVAILABILITY DISCLOSURE-
WHEN YOUR FUNDS ARE AVAILABLE
FOR WITHDRAWAL**

Our policy is to make funds from your deposit available to you by the first business day after the day we receive your deposit. At that time, 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 you make a deposit before the “daily cut-off time” set forth in the Schedule on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our “daily cut-off time” or on a day we are not open, we will consider that deposit 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 first business day after the day of your deposit. Depending on the type of check that you deposit, all of the funds may not be available until the *fifth business day after the day of your deposit. However, the first \$200.00 will 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 decide to take this action after you have left the premises, we will mail you a notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

***Special Rules for Time Period Adjustment for Withdrawals by Cash or Similar Means.** The Credit Union reserves the right to extend by one business day the time that funds deposited will be available for withdrawal by cash or similar means. However, an additional \$400.00 will be available for withdrawal by cash or similar means on the date the funds are otherwise available for withdrawal under this policy.

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 \$5000.00 on any one day.
- You re-deposit 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 communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and will tell you when the funds will be available. Funds deposited by local and U.S. Government checks will generally be available no later than the *seventh business day after the business day of your deposit.

Funds Availability Policy-ATM Deposits: Funds from any deposit (cash or checks) made at automated teller machines (ATM’s) that we do not own or operate, will not be available until the sixth business day after the day of your deposit. This rule does not apply at ATM’s that we own or operate. All ATM’s that we own or operate are identified as our machines.

Holds on Other Funds (Check Cashing): If we cash a check for you that is drawn on another institution, 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. For example, if we cash a \$300.00 local check for you, \$200.00 of funds already in your account will not be available until the time periods described elsewhere in this disclosure for this type of check we cashed.

Special Rules for New Accounts: If you are a new member, or have just opened a checking account, the following special rules may apply during the first (30) days your account is open.

The first \$5000.00 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over \$5000.00 will be available on the ninth business day after the day of your deposit. Funds from wire transfers into your account will generally be available on the first business day after the day we receive the transfer.

Funds from deposits of cash and the first \$5000.00 of a day’s total deposits of cashier’s, certified, teller’s, travelers, and 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 may be payable to you (and you may have to use a special deposit slip). The excess over \$5000.00 will be available on the ninth business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first \$5000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will generally be available on the sixth business day after the day of your deposit.