



Expedited Funds Availability Act Regulation CC Disclosure Funds Availability Schedule

Your Ability to Withdraw Funds at the Credit Union

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At this time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

In order to determine the availability of your deposits, every day is considered to be a business day except Saturdays, Sundays and federal holidays. If you make a deposit before 5:30 p.m. on a day that the Credit Union is open for business, we will consider that day to be the day of your deposit. However, if you make a deposit after 5:30 p.m. or on a day the Credit Union is closed, or at a Credit Union depository, we will consider the next business day the actual day of deposit.

Same Day Availability

The following transactions will be available the same business day of the deposit, with the exception of new accounts, third party transactions, or deposits made at nonproprietary ATMs:

- Electronic Deposits, such as wire transfers and ACH deposits
- Government Checks (Federal, State and Local)
- US Postal Money Orders
- Travelers Checks
- Payroll Checks (The word "Payroll" or "Paycheck" must be pre-printed on the check stock on the check or the member must provide a payroll check stub whereas the net amount on that agrees with the amount of the check to be deposited.)

Nonproprietary ATM Deposits

Funds from deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the 5th business day after the day of your deposit. This rule does not apply to deposits at ATMs that we own or operate, which are identified as the Credit Union's ATMs.

Longer Delays May Apply

In some cases, we will not make all of the funds that you have deposited by check available to you on the same day of your deposit. Depending on the type of check deposited, funds may not be available until the second day after the day of your deposit. However, the first \$200 of the deposited funds will be available by the opening business on the next day.

If we are not going to make all of the funds from your deposits available on the same day of your deposit, we will notify you at the time of 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 the notice 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.

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

- When 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 during the last six months.
- There is an emergency, such as a failure of communication or computer equipment.

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 seventh business day after the day of your deposit.

Special Rules for New Accounts

If you open a new account, the following special rules apply:

Funds from deposits of cash and the first \$5,000 of a day's deposit total deposits of Federal Reserve Bank, Federal Home Loan Bank, teller's, certified, cashier's, traveler's, state and local government, U.S. Treasury checks, and U.S. postal money orders 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. The excess over \$5,000 will be available on the ninth business day after the day of your deposit.

Funds from all other check deposits will generally be available on the ninth business day after the day of your deposit.