DEPOSIT AVAILABILITY DISCLOSURE

When a deposit is made to your checking share account, the funds may not be available immediately. For example, if you deposit a check on Monday, you may not be able to withdraw the funds from that check, and we may not pay another check with those funds, until Tuesday or even later. See the Availability Timeline below for details about when you can use the funds from different types of deposits.

This Deposit Availability Policy explains our policy for the availability of deposits made to the checking share accounts you have with us. This policy is not applicable to (i) deposits made to other account types, such as savings share accounts, (ii) mobile banking deposits, or (iii) foreign check (checks drawn on financial institutions outside of the U.S.) deposits; such deposits will be subject to longer holds than those outlined in this policy.

If you withdraw funds from a check deposit, and the check is later returned unpaid, we may charge the check back to your account.

A business day is any day of the week except Saturday, Sunday, and Federal holidays. A deposit made before 6:00 p.m. on a business day is considered deposited that day. A deposit made after that time, or on a day we are closed, is considered deposited the next business day.

AVAILABILITY TIMELINE FOR DEPOSITS TO ESTABLISHED ACCOUNTS (ACCOUNTS OPEN MORE THAN 30 DAYS)

When a Deposit Is Made By:	Deposited Funds Are Available:
Electronic Direct Deposit	The same business day.
Wire Transfer	The next business day.
Cash	The next business day if deposited with a teller, otherwise 2 business days.
Check from an account at this credit union	The next business day if deposited with a teller, otherwise 2 business days.
• US Treasury Check payable to you. • Government, cashier's, certified, or teller's check payable to you and deposited with a teller. • Postal money order, Federal Reserve Bank check, or Federal Home Loan Bank check payable to you and deposited with a teller.	The first $6,725 is available on the next business day. Any remainder over $6,725 is available in 4 business days.
Other checks not specifically described above. **Examples:** Personal checks or checks not written to you.	The first $275 is available on the next business day. The remainder (up to $6,725) is available in 2 business days. Any remainder over $6,725 is available in 4 business days.

CHECK CASHING, IMMEDIATE AVAILABILITY, AND HOLDS ON OTHER FUNDS

We may cash a check or make a check deposit available immediately if you have funds to cover that check in any of your accounts with us. If we do, we will hold those funds (equal to the amount of the check) in your account(s) according to the timelines described elsewhere in this policy.

LONGER DELAYS MAY APPLY

Funds from check deposits may be delayed for up to 4 business days if:

a. We believe a deposited check will not be paid.

b. You deposit checks totaling more than $6,725 on any one day.

c. You redeposit a check that has been returned unpaid.

d. You have overdrawn your account repeatedly in the last 6 months.

e. There is a bank emergency, such as failure of computer or communications 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.

AVAILABILITY TIMELINE FOR DEPOSITS TO NEW ACCOUNTS (OPEN 30 CALENDAR DAYS OR LESS)

When a Deposit Is Made By:	Deposited Funds Are Available:
Electronic Direct Deposit	The same business day.
Wire Transfer	The next business day.
Cash	The next business day if deposited with a teller, otherwise 2 business days.
Check from an account at this credit union	The first $6,725 is available on the next business day. Any remainder over $6,725 is available in 4 business days.
• US Treasury Check payable to you • Government, cashier's, certified, or teller's check payable to you and deposited with a teller. • Postal money order, Federal Reserve Bank check, or Federal Home Loan Bank check payable to you and deposited with a teller.	The first $6,725 is available on the next business day. Any remainder over $6,725 is available in 4 business days.
Other checks not specifically described above. **Examples:** Personal checks or checks not written to you.	The first $275 is available on the next business day. The remainder (up to $6,725) is available in 2 business days. Any remainder over $6,725 is available in 4 business days.