

Funds Availability Disclosure

The availability of funds deposited to your account may be delayed. During the delay, these unavailable funds will not be used to pay your obligations. This policy applies to all deposit accounts.

Determining the Availability of a Deposit

The length of the delay (hold) is counted in business days from the day of your deposit. Every day is a business day except Saturday, Sunday, and federal holidays. Deposits made during each Credit Union branch's business hours differ from branch to branch; deposits made after branch hours are credited on the next business day.

Same Day Availability

Funds from the following deposit types are available on the day of deposit:

- U.S. Treasury checks
- Wire transfers, including electronic direct deposits, such as Social Security benefits and payroll payments
- Checks drawn on U. S. Postal Service Federal Credit Union
- Cash deposits
- State and local government checks
- Cashier, certified, and teller checks
- Federal Reserve Bank and Federal Home Loan Bank checks
- USPS Money Order

Other Check Deposits

The first \$200 from the day's total deposit of local checks is available on the same day of your deposit. The remaining funds are available on the second business day after the day of your deposit. For example, if you deposit a \$700 local check on Monday, \$200 of the deposit is available on the same day. The remaining \$500 is available on Wednesday.

Longer Delays May Apply

Funds you deposit by check may be delayed for a longer period if:

- We have reason to believe a check will not be paid
- You deposit checks totaling more than \$5,000 on any one day
- You redeposit a check that was returned unpaid
- You have overdrawn your account repeatedly in the previous six months
- There is an emergency, such as 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 are generally available no later than the 7th business day.

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 deposit of cash and the first \$5,000 of a day's total deposits of U.S. Treasury checks, USPS money orders, cashier checks, certified checks, teller checks, Federal Reserve Bank and Federal Home Loan Bank checks, and state and local government checks are available on the day the Credit Union receives the transfer. Funds from all other checks are available on the 9th business day after the day of your deposit.

Holds on Other Funds

If we cash a check for you that are drawn on another financial 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 \$200 local check for you, \$200 of funds already in your account will not be available until the 2nd business day after we cashed the check.

If we accept for a deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately, but delay your availability to withdraw a corresponding amount of funds that you have on deposit in a another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Deposits at Nonproprietary ATMs

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the date of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

Deposits at Proprietary ATMs

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we own and operate will not be available until the second business day after the date of your deposit.

Deposits made at any of the Credit Union Family Services Centers/Shared Branch Locations**Shared Branch Funds Availability Policy Disclosure**

Shared branches are defined as those offices where members of many different credit unions are able to perform transactions to their own credit union account. A deposit at a shared branch is considered received when it is accepted with all appropriate endorsements. For determining the availability of your deposits, every day is a Business Day that your credit union is open which may differ from the days the shared branch is open. If you make a deposit on a day your credit union is open, that day will be considered the day of deposit. However, if you make a deposit at a shared branch on a day your credit union is not open; your deposit will be considered made on the next Business Day that your credit union is open.

Automatic Teller Machines: Service Center Branch hold policies do not apply to ATM transactions. Please see our *Deposits at Nonproprietary ATMs* disclosure for ATM holds when using a Service Center Branch ATM.