

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 Orders

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 is 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.

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

Under the Expedited Funds Availability Act (Reg. CC), funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate would not be available until the fifth business day after the date of your deposit. As a benefit of being a member of USPS FCU, the first \$200 of your deposit will become available on the next business day and the remaining deposit will be available on the second business day after the date of your deposit. This benefit is subject to change at any time without prior notice.

Deposits at Proprietary ATMs

The first \$200 of the funds (cash or checks) deposited at automated teller machines (ATMs) we own and operate will be available on the next business day and the remaining deposit will be available on the second business day after the date of your deposit. All deposited items defined as Same Day Availability Items in this disclosure receive next business day availability.