

Funds Availability Policy

Updated to Reflect Reg CC Changes Effective July 1, 2025

Funds Availability

CONSUMER ACCOUNTS - Our Policy is to make funds from your deposits available as follows:

SAME-DAY AVAILABILITY - Funds from the following deposits will generally be available the same day if they are deposited in person to one of our employees:

Electronic direct deposits, U.S. Treasury checks that are payable to you, wire transfers, checks drawn on the Credit Union, cash, state and local government checks that are payable to you, cashier's, certified, and teller's checks that are payable to you, Federal Reserve Bank checks, Federal Home Loan Bank checks, and Postal Money orders, if these items are payable to you, except US Treasury checks may be available on the next business day if required by applicable regulations.

MAIL DEPOSITS - If you do not make your deposit in person to one of our employees (for example, if you mail the deposit or deposit in our night depository), funds from these deposits will generally be available on the second (2nd) business day after the day of your deposit. At that time, you can withdraw the funds and/or we will use the funds to pay checks you have written.

AVAILABILITY OF OTHER CHECK DEPOSITS - Under certain circumstances, we may not make all funds deposited by check available to you as stated above. These funds may be held up to the second (2nd) business day after your deposit. In this case, we will notify you at the time you make your deposit when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to delay availability of these funds after you have left the premises, we will mail you a notice on the next business day. However, the first **\$275** of your deposit will be available on the same day of your deposit.

LONGER DELAYS MAY APPLY

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- You deposit checks totaling more than **\$6,225** on any one day
- You have overdrawn your account repeatedly in the last six months
- We believe a check you deposit will not be paid.
- You redeposit a check that has been returned unpaid.
- 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, unless it is impossible to do so due to emergency conditions. In the notice, 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. If availability will be delayed beyond the seventh business day, we will provide you additional notice of the delay.

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 electronic direct deposits, wire transfers and cash will be available on the day in which we receive the funds. The first **\$6,225** of a day's total deposits of cashier's, certified, teller's, travelers, and federal, 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 must be payable to you. The excess over **\$6,225** will be available on the seventh business day after the day of your deposit. Funds from all other check deposits will be available on the seventh business day after the day of your deposit.