



## FUNDS AVAILABILITY

### SAME DAY AVAILABILITY

- Cash
- Traveler's checks
- Direct deposit and other electronic credits
- Federal, State and Local Government checks that are payable to you
- The first \$200 of a day's total deposits of other checks

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### THE FIRST BUSINESS DAY AFTER THE DAY OF DEPOSIT

- Check deposit(s) not exceeding \$5,000 on any one day
- Cashier's, certified, or teller checks that are payable to you
- U.S. Postal money orders that are payable to you

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### THE SECOND BUSINESS DAY AFTER THE DAY OF DEPOSIT

- ATM check deposit(s) not exceeding \$5,000 on any one day

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### THE FOURTH BUSINESS DAY AFTER THE DAY OF DEPOSIT

- Check deposit(s) totaling more than \$5,000 on any one day

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### SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules apply during the first 30 days your account is open:

Funds from electronic deposits to your account will be available on the day we receive the deposit. Funds from deposits of the first \$5,000 of a day's total deposits of Cashier's, Certified, Teller's, Traveler's, 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 \$5,000 will be available on the fourth business day after the day of your deposit. Funds from all other check deposits will be available on the fourth business day after the day of deposit.

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### IMPORTANT INFORMATION REGARDING ACCOUNT DEPOSITS AND WITHDRAWALS

- For determining availability of your deposits, every day is a business day, except Saturday, Sunday and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made the next business day we are open.
- After we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.
- Cash withdrawals may be limited. If you anticipate withdrawing an amount over \$5,000, we require 24 hours advance notice.
- Funds you deposit by check may be delayed for a longer period under the following circumstances: (1) we believe a check you deposit will not be paid; (2) you re-deposited a check that has been returned unpaid; (3) you have overdrawn your account repeatedly in the last six months; (4) 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, 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 deposit.
- Checks deposited through mobile banking are subject to the electronic disclosures within the mobile banking app.
- Third party checks, if accepted, will be held for 4 business days. Third party checks exceeding \$1,000 or deposited at an ATM will not be accepted.
- If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds would be available at the time funds from the check we cashed would have been available if you had deposited it.
- If we accept for deposit a check that is drawn on another bank, 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 another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described in the above funds availability for the type of check that you deposited.