



FEDERAL CREDIT UNION

FUNDS AVAILABILITY POLICY

Our policy is to make funds from your cash, check, and electronic direct deposits available to you immediately. In some cases, we will not make all of the funds that you deposit by check available to you immediately.

Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, will be available immediately. If we are not going to make all of the funds from your deposit available immediately, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period. 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 your deposit.