

Our policy is to make funds from your currency deposits available to you on the same business day you make the transaction. We will also make non-currency deposits available to you immediately up to a maximum of \$100.00 if the check is payable to you. The second \$100.00 will be available the first business day and the remainder the third business day. If payable to you, the \$100.00 maximum does not apply to payroll checks from locally established employers; all funds will be immediately available. There will also be an exception for items issued by locally established financial institutions; if they are payable to you; including U. S. Treasury Checks, Wire Transfers, and State & Local Government Checks; all funds will be immediately available. Other financial instruments including but not limited to certified items, cashier checks, Federal Home Loan Bank Checks and transfer of funds from your account at another institution will be handled on a case by case basis and will probably fall into one of the definitions enumerated in the "Longer Delays May Apply" section. All other items not addressed above that you deposit into your account will have delayed availability. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay share drafts/checks you have written.

DETERMINING THE AVAILABILITY OF A DEPOSIT - The length of delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:30 P. M. 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 4:30 P. M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. The basic hold period is two (2) business days. If we are not going to make the funds available to you we should tell you. If you need the use of the funds from a deposit immediately you should ask if they are available.

LONGER DELAYS MAY APPLY - Funds you deposit by check/share draft may be delayed for a longer period under the following circumstances:

1. **WE BELIEVE A CHECK YOU DEPOSIT WILL NOT BE PAID.**
2. **YOU DEPOSIT CHECKS TOTALING MORE THAN \$5,000.00 ON ANY ONE DAY.**
3. **YOU REDEPOSIT A CHECK THAT HAS BEEN RETURNED UNPAID.**
4. **YOU HAVE OVERDRAWN YOUR ACCOUNT REPEATEDLY IN THE LAST SIX MONTHS.**
5. **THERE IS AN EMERGENCY, SUCH AS FAILURE OF COMMUNICATIONS OR COMPUTER EQUIPMENT.**
6. **IF WE RECEIVE ADVERSE INFORMATION ABOUT YOU FROM A THIRD PARTY VENDOR.**

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 after the ninth business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS - If you are a new member, the following special rules will apply the first thirty business days your account is open. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer. Funds from deposits of cash will be available on the first business day after the day of your deposit if the deposit meets certain conditions. Funds from all other deposits will be available after the ninth business day after the day of your deposit. We will employ the use of third party vendors to verify and validate information provided by you.

DEPOSITS AT AUTOMATED TELLER MACHINES - Funds from any deposits (cash or checks) made at automated teller machines (ATM's) may not be available until after the fifth business day after the day of your deposit. We do not accept deposits at ATM's we own or operate. Members with Debit cards may make deposits at any JEANIE, select PLUS or PULSE machines that allow you to do so. From Friday at 3:00 P.M. until Monday at 3:00 P.M. is one (1) business day.

DIVIDEND PAYMENT POLICY - If checks deposited to any of your accounts are returned for any reason you are penalized the dividend they earned as well as the appropriate fees. You are also responsible to make the credit union whole for any such item as well as the costs incurred while we are processing the aforementioned item even if the credit union has made these funds available for your use. Accounts referred to herein are also subject to all existing and subsequently adopted policies that do not contradict the intent of this policy.

HOLDS ON OTHER FUNDS FOR CHECK CASHING - If we cash a check for you that is drawn on another 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.

DEPOSITS MADE AT REMOTE LOCATIONS - Funds from your non-currency deposits made at any night depository, express teller location or location where our staff does not see the actual items in the deposit, which includes any shared branch location, may not be available until after the third business day. Funds from your currency deposits made at any night depository location, express teller location or location where our staff does not see the actual items in the deposit, which includes any shared branch location, may not be available until after the third business day. All deposits made at any ATM location are subject to the rules contained in the **DEPOSITS AT AUTOMATED TELLER MACHINES** section of this disclosure. Longer holds may apply to these deposits as detailed in the **LONGER DELAYS MAY APPLY** section of this disclosure.