



## **Funds Availability Disclosure- Effective July 1, 2025**

### **Your Ability to Withdraw Funds**

Our policy is to make funds from cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash, and we will use the funds to pay the checks that you have written on the account.

Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid, as well as for any other issues involving your deposit.

For determining the availability of deposits, every day is a business day, except Saturdays, Sundays, and Federal Holidays. If a deposit is made during regular business hours on a business day that we are open, we will consider that day to be the day of deposit. However, if a deposit is made after business hours or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### **Longer Delays May Apply**

In some cases, we may not make all of the funds from your deposit by check available on the first business day after the day we receive your deposit. Depending on the type of check you deposit, funds may not be available until the second business day after the day we receive your deposit. The first \$275.00 of your deposits, however, will generally be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time the deposit is made. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees (i.e., Shared Branching or ATM), or if we decide to take this action after you have left the premises, we will notify you no later than the day after we receive the deposit. If you need the funds from a deposit right away, please ask us when the funds will be available.

In addition, funds deposited by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$6,725.00 on any one day
- You re-deposit a check that has been previously returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as a failure of computer or communications 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 we receive your deposit.

### **Special Rules for New Accounts**

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

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725.00 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 we receive your deposit, if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$6,725.00 will be available on the ninth business day after the day we receive your deposit. If the deposit of these checks (excluding U.S. Treasury checks) is not made in person to one of our employees, the first \$6,725.00 will not be available until the second business day after the date of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day we receive your deposit.

### **Deposits at Automated Teller Machines**

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit. This rule does not apply to ATMs that we own or operate.