

## FUNDS AVAILABILITY POLICY DISCLOSURE

**YOUR ABILITY TO WITHDRAW FUNDS** -- Our policy is to delay the availability of funds from your cash and check deposits. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

**DETERMINING THE AVAILABILITY OF A DEPOSIT** -- The length of the 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 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 we close, or on a day that we are not open, we will consider that the deposit was made on the next business day we are open.

The length of the delay varies depending on the type of deposit and is explained below.

**SAME-DAY AVAILABILITY** -- Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

- Cash
- Wire transfers
- Checks drawn on Community Credit Union
- State and local government checks that are payable to you

**NEXT-DAY AVAILABILITY** -- If you make the deposit in person to one of our employees, funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury 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 U.S. postal money orders, if these items are payable to you

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available by the second business day after the day we receive your deposit.

**AVAILABILITY OF OTHER CHECK DEPOSITS** -- The first \$225 from a deposit will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if you deposit a \$700 check on a Monday, \$225 of the deposit will be available on Tuesday. The remaining \$475 will be available on Wednesday.

**LONGER DELAYS MAY APPLY** -- Funds you deposit 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 \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as 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 of the deposit.

**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 to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfer, and the first \$5,525 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 \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury Check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

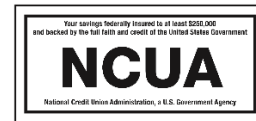
Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

**DEPOSITS AT AUTOMATED TELLER MACHINES (ATMs)** -- 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 at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines. Cash will be available on the first business day after the day of deposit. Checks will be available on the second business day after the day of your deposit.

**DEPOSITS MADE THROUGH REMOTE DEPOSIT CAPTURE** -- If you do not make your deposit in person to one of our employees (for example, if you mail the deposit or remotely deposit the check using MYCCU mobile application or online banking). When a remote deposit is transmitted and received prior to 4:00 PM on a business day it is considered for approval that day. Deposits transmitted and received after 4:00 PM on a business day are considered for approval and posting the next business day.

**HOLDS ON OTHER FUNDS FOR CHECK CASHING** -- If Community Credit Union cashes a check for you that is drawn on another financial institution, we may delay your ability to withdraw a corresponding amount of funds that you already have in an Account with Community Credit Union. The funds in your Account will be held for a period equal to the length of time the check would have taken to become available if it had been deposited rather than cashed.

**FOREIGN ITEMS** -- Deposited items that are drawn on financial institutions outside the U.S., and not payable at or through a U.S. branch or correspondent financial institution will not be made available to you until we receive notification of payment.



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