



Your Ability to Withdraw Funds

Effective February 19, 2014

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 before the close of business 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 the close of business 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 length of the delay varies depending on the type of deposit and is explained below.

Same-Day Availability

Funds from the following deposits into your account are available on the same day we receive the deposit:

- Electronic direct deposits
- ACH deposits
- Domestic & International Wire Transfers

Funds from the following deposits into your account are available on the same day you make your deposit, if the deposit is made by you to a teller or received by us through the U.S. Mail on a business day and, if a check or money order deposit, the check or money order is made payable to you. Otherwise, the deposit is made available the next business day.

- Cash
- US Treasury Checks
- "On-U's" Checks
- State & Local Government Checks
- Cashier's, Certified & Tellers Checks
- Federal Reserve Board & Federal Home Loan Bank Checks
- US Postal Service Money Orders

- Payroll Checks
- 401(k) Plan Checks
- Interest on Lawyer's Trust Accounts (IOLTA) Checks

Second Business Day Availability

Our policy is to make funds from check deposits available as follows:

The first \$200 from a deposit of checks, into your checking account only, will be available on the same business day as the day of the member's deposit. The remaining funds will be available on the second business day after the day of the member's deposit. For example, if the member deposits a check of \$700 on a Monday, \$200 of the deposit is available on Monday. The remaining \$500 is available on Wednesday. For a deposit of checks into an account, other than a checking account, the full amount of the deposit will be available on the second business day.

Deposits via Remote Capture (DeposZip™) or at Automated Teller Machines

Funds from any deposits (cash or checks) made via remote capture (DeposZip) or at automated teller machines (ATMs) we own will be available on the second business day.

Funds from any deposits (cash or checks) made at ATMs we do not own or operate will be available on the second business day after the day of your deposit. All ATMs we own or operate are identified as our machines.

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 \$5,000 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 your deposit.

Holds on Other Funds (Check Cashing)

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 will be available at the time funds from the check we cashed would have been available if you had deposited it.

Holds on Other Funds (Other Account)

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 ability 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 elsewhere in this disclosure for the type of check that you deposited.

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 opened.

Funds from deposits of cash, electronic direct deposits and wire transfers to your account will be available on the day we receive the deposit. Funds from 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 day we receive your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip).

The excess over \$5,000 will be available on the 10th 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 \$5,000 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 10th business day after the day of your deposit.