

## **Funds Availability Disclosure**

This policy statement applies to deposit accounts and discloses your deposit funds availability.

For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and federal holidays.

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

### **Available immediately when deposited in person at the Credit Union**

- Cash Deposit
- Electronic Payment received for deposit to your account
- The first \$200 of deposit

### **Available next business day when deposited in person at the Credit Union**

- U.S. Treasury Check deposited into an account held by a payee of check
- U.S. Postal Service Money Order deposited into an account held by a payee of check
- Federal Reserve Bank & Federal Home Loan Bank Check deposited into an account held by a payee of check
- Cashier, Certified, or Teller Check deposited into an account held by a payee of check
- Check drawn on an account held by SBCFCU deposited into an account held by a payee of check

### **Delayed Fund Availability**

- \$4,800 of deposit will be available on the second business day
- Large deposits - amount exceeding \$5,000 will be available on the fifth business day

### **Longer Delays May Apply**

- New accounts opened less than 30 days
- We believe a check you deposit will not be paid
- Your deposit totals more than \$5,000
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- Your deposit at an ATM (not in person at the Credit Union) will be considered to be received on the next business day and funds availability will be delayed by one business day
- There is an emergency, such as failure of computer or communications equipment

**We will notify you if we delay your ability to withdraw funds while making your deposit at the Credit Union.**