

**Reg CC Funds Availability Schedule**

**Normal Availability Requirement**

Item Type	Additional Conditions	Availability
Cash (U.S. coins and currency)	In person at staffed teller facility	Same Day
On -Us Items	Official check, loan proceeds check, or member's account share draft/check	Next Business Day
Local Checks (All checks, regardless of routing numbers, are considered local checks, subject to local hold periods)	Amounts up to \$5,000	First \$200 available Same Business Day; Remainder available 2nd Business Day
	Amounts over \$5,000	See Large Deposit Exception Hold
Electronic Payments	Pre-authorized payments (Direct Deposit) - ACH credits	Same Day Funds collected
U.S. Treasury check	Deposited into named payee's account	Next Business Day
	Deposited into account other than the named payee	2nd Business Day
U.S. Postal Money Order	Deposited in person at staffed teller facility, <b>AND</b> into an account held by a payee of the money order	Next Business Day
	Not deposited in person; <b>AND</b> deposited into the name payee's account	2nd Business Day
Other Money Orders	American Express, or other money orders are treated as checks payable through the issuer	2nd Business Day
Official Checks - Cashier's, certified, or teller's check	Deposited in person; <b>AND</b> deposited into the named payee's account	Next Business Day
	Not deposited in person; <b>AND</b> deposited into the named payee's account	2nd Business Day
	Deposited into account other than the named payee's in person	2nd Business Day
State and local government checks	Deposited in person; <b>AND</b> deposited into the named payee's account.	Next Business Day
	Not deposited in person; <b>AND</b> deposited into the named payee's account,	2nd Business Day
	Deposited into account other than the named payee's, whether or not in person	2nd Business Day
Federal Reserve Bank and Federal Home Loan Bank checks	Deposited in person; <b>AND</b> Deposited into the named payee's account	Next Business Day
	Not deposited in person; <b>AND</b> deposited into the named payee's account	2nd Business Day
	Deposited into account other than the named payee's whether or not in person	2nd Business Day
ATM Deposits	Check and Cash Deposits made at a Proprietary ATM (owned by the CU)	First \$200 available Same Business Day; Remainder available 2nd Business Day
	Check and Cash Deposits made at a Non-Proprietary ATM (not owned by the CU)	First \$200 available Same Business Day; Remainder available up to 5 Days

**Exception Holds - All check types, including Official checks. (Required to provide a notice with the reason for the hold at time of deposit or in the mail within 24 hours of deposit)**

Large Deposit and Other Account Issues	Additional Conditions	Availability
Large deposit (checks totaling \$5,000 or more deposited on any one day)	Aggregate amounts over \$5,000	First \$200 available Same Business Day; \$4,800 available 2nd Business Day, Remainder available 7th Business Day
	On-Us Item(s) - Aggregate amounts over \$5,000	First \$200 available Same Business Day; Remainder available 2nd Business Day
Redeposited Checks - Returned unpaid once already; or  Repeated Overdrafts - Overdrawn 6 or more banking days in 6 months, or overdrawn greater than \$5,000 on 2 or more banking days in 6 months; or  Reasonable Cause to Doubt Collectability; or  Emergency Conditions	On-Us Item(s)	2nd Business Day
	Local Checks	7th Business Day

**New Accounts (No notice requirement at any time during the 30-day new account period)**

Item Type	Additional Conditions	Availability
Cash & electronic payments		Same as normal availability
Official type checks	Treasury cks, U.S. Postal M/O, FRB/FHLB cks, state/local gvrnmt cks, cashier's, certified, tellers, travelers' cks	Same as normal availability
Official type checks over \$5,000	First \$5,000 next day availability if deposited at staffed facility, 2nd day if unstaffed, excess available the 9th day	9th day
On-us and the first \$200 of local checks		No maximum availability periods

**Regardless of the normal availability schedule:**

- (1) An account is considered a **new** account during the first 30 calendar days after the account is established. An account is not considered a new account if each customer on the account has had, within 30 calendar days before the account is established, another transaction account, (including a dormant account) at the credit union for at least 30 calendar days.
- (2) \$200 from the aggregate on non-next day items deposited must be made available then next day. You may select which items receives this preference. If an exception hold is invoked, for other than a large deposit, that exception may be applied to this \$200 preference.
- (3) The availability schedule may be extended for non-next day items by one business day if \$400 of the items is available for withdrawal not later than 5:00 pm on the day the items would otherwise be available.
- (5) **Emergency Conditions** that are outside of the credit union's control allow us to place extended holds on deposited items. The following are examples of potential emergency conditions: a) Power or equipment failure at the credit union; b) Another financial institution is insolvent; c) During a state of war; d) In any other emergency outside of the credit union's control
- (6) **Business day:** Any calendar day other than Saturday or Sunday, or Federally observed holidays