

AVAILABILITY TIMELINE FOR DEPOSITS TO NEW ACCOUNTS

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

A business day is any day of the week with the exceptions of Saturday, Sunday and Federal Holidays. A deposit made before the close of a business day is considered deposited that day. A deposit made after that time, or on a day we are closed, is considered deposited on the next business day.



When a deposit is made by:

- Electronic Deposit

- Funds from Deposits of:
Cash, Wire Transfer, and 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

Deposited funds are available:

- The day we receive the deposit
- The first (1st) 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 (9th) business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$5,525 will not be available until the second (2nd) business day after the day of your deposit.**

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FUNDS AVAILABILITY POLICY
REGULATION CC

DEPOSIT AVAILABILITY POLICY

When a deposit is made to your account, the funds may not be available immediately. For example, if you deposit a check on Monday, you may not be able to withdraw the funds from that check, and we may not pay another check with those funds, until Tuesday or later. See the Availability Timeline below for details about when you may use funds from different types of deposits. If you withdraw funds from a check deposit, and the check is later returned unpaid, we may charge the check back to your account.

AVAILABILITY TIMELINE FOR DEPOSITS TO ESTABLISHED ACCOUNTS

Below are the general policy guidelines for deposits to accounts that have been open longer than thirty (30) days. Longer delays may apply** for checks deposited to accounts that have been open thirty (30) days or less. Please see the reverse side for further details.

A business day is any day of the week with the exceptions of Saturday, Sunday and Federal Holidays. A deposit made before closing on a business day, is considered deposited that day. A deposit made after that time, or on a day that we are closed, is considered deposited the next business day.

When a deposit is made by:	Deposited funds are available:
<ul style="list-style-type: none">• Electronic direct deposit	<ul style="list-style-type: none">• The same business day
<ul style="list-style-type: none">• Wire transfer	<ul style="list-style-type: none">• The next business day
<ul style="list-style-type: none">• Cash	<ul style="list-style-type: none">• The next business day if deposited with a Teller, otherwise two (2) business days
<ul style="list-style-type: none">• Check from an account at this Credit Union	<ul style="list-style-type: none">• The first \$225 is available on the next business day.• Any remainder is available in two (2) business days.
<ul style="list-style-type: none">• US Treasury check payable to you	<ul style="list-style-type: none">• The first \$225 is available on the next business day.
<ul style="list-style-type: none">• Government, Cashier's, Certified or Teller's Check payable to you and deposited with a Teller.	<ul style="list-style-type: none">• Any remainder is available in two (2) business days.
<ul style="list-style-type: none">• Postal Money Order, Federal Reserve Bank or Federal Home Loan Bank payable to you and deposited with a Teller.	
<ul style="list-style-type: none">• Other checks not specifically described above such as a Personal or Third Party (not written to you) Check	<ul style="list-style-type: none">• The first \$225 is available on the next business day• Any remainder up to \$5,525 is available in two (2) business days• Any remainder over \$5,525 is available in five (5) business days**

AVAILABILITY AND HOLDS ON OTHER FUNDS

We may cash a check or make a check deposit available immediately if you have funds to cover that check in any of your accounts with us. If we do, we will hold those funds (equal to the amount of the check) in your account according to the timelines described elsewhere in this policy.

**LONGER DELAYS MAY APPLY

Funds from check deposits may be delayed up to 5 business days if:

- We believe a deposited check will not be paid.
- Deposited checks total more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- The account has been overdrawn repeatedly in the last 6 months.
- There is an emergency, such as failure of computers or communications equipment.

We will notify you of any delay in your ability to withdraw funds, and will let you know when the funds will be available. They will generally be available no later than the seventh (7th) business day.

FOREIGN ITEMS

Deposited items that are drawn on a financial institution outside of 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.

SUBSTITUTE CHECK

A legally sanctioned document with all rights and obligations given to the original check written from your checkbook. Substitute checks are paper copies created from electronic images of original checks (both front and back, with all endorsements). Each substitute check also includes a statement identifying it as a legal copy of an original check.

WIRE TRANSFERS

Funds to be sent as wire transfers may not be wired up to one (1) business day following the day of request.

DEPOSITS AT PROPRIETARY ATMS

Deposits of cash or checks may not be made at automated teller machines (ATMs) as we do not own or operate any as of the time of this disclosure's publication.