



FUNDS AVAILABILITY POLICY

Our general policy is to allow you to withdraw funds deposited in your account on the same business day we receive your deposit. Funds from electronic deposits will also be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the same business day. Then, the funds will generally be available by the second business day after the day of deposit.

This policy applies only to transaction (checking) accounts that have been open for more than thirty days. Deposits to non-transaction (savings) accounts and new accounts open less than thirty days, may be subject to longer holds. If you have additional questions about when funds may be available, please ask your credit union representative.