



FUNDS AVAILABILITY*

Immediate – All Funds

- Cash
- Electronic Deposits
- On-Us Checks

First \$100 Available Immediately Remainder Available Next Business Day

- State and local government checks that are payable to you and are issued in the same state as the branch processing your deposit **(In-Person)**
- Cashier's, Certified and Teller's Checks that are payable to you **(In-Person)**
- Federal Reserve Bank Checks, Federal Home Loan Bank Checks and U.S. Postal Service Money Orders payable to you **(In-Person)**
- US Treasury Checks payable to you

First \$100 Available Immediately Remainder Available Second Business Day

- State and local government checks that are payable to you and are issued in the same state as the branch processing your deposit **(Mail or Night Deposit)**
- Cashier's, Certified and Teller's Checks that are payable to you **(Mail or Night Deposit)**
- Federal Reserve Bank Checks, Federal Home Loan Bank Checks and U.S. Postal Service Money Orders payable to you **(Mail or Night Deposit)**

First \$100 Available Immediately Next \$175 Available Next Business Day Remainder Available Second Business Day

- All Other Checks including Personal Checks
- Mobile Deposits

Second Business Day – All Funds

- Shared Branch Deposits

First \$275 Available Next Business Day Remainder Available Second Business Day

- ATM Deposits to a Self-Help ATM

*LONGER DELAYS MAY APPLY.

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725.00 on any one (1) day.
- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly over the last six (6) months.
- There is an emergency, such as failure of communications or computer 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.

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 open. Funds from electronic direct deposits, cash and wire transfers to your account will be available on the day we receive the deposit. Funds from the first \$6,725.00 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 next business day after the day of 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 \$6,725.00 will be available no later than the ninth 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 \$6,725.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available no later than the ninth business day after the day of your deposit.

*Longer delays may apply.

As of July 1, 2025.