



Regulation CC – Funds Availability Schedule

<i>When Deposited Item Is ...</i>	<i>And the Deposit Is ...</i>	<i>Then the Hold Is ...</i>
● Cash	● Deposit made in person to an employee	● Same Business Day
	● Otherwise	● Next Business Day
● On-Us Items	● Deposit made in person to an employee	● Same Business Day
	● Otherwise	● Next Business Day
● Checks	● Amounts up to \$5,000	● First \$200 available Next Business Day ● Remainder available 2 nd Business Day
	● Amounts over \$5,000	● See Large Deposit Exception Hold
● Electronic Payments	● Pre-authorized payments (Direct Deposit)	● Same Business Day collected
	● Others	● Next Business Day
● Federal Reserve Bank Check ● Federal Home Loan Bank Check ● Cashier's, Certified, or Teller's Checks	● Deposited in person; and ● Deposited into the named payee's account	● Next Business Day
	● Not deposited in person; and ● Deposited into the named payee's account	● 2 nd Business Day
	● Deposited into account other than the named payee's whether or not in person	● 2 nd Business Day
● U.S. Treasury Check	● Deposited into named payee's account	● Next Business Day
	● Deposited into account other than the named payee	● 2 nd Business Day
● U.S. Postal Money Orders	● Deposited in person; and ● Deposited into the named payee's account	● Next Business Day
	● Not deposited in person; and ● Deposited into the named payee's account	● 2 nd Business Day
	● Deposited into account other than the named payee's whether or not in person	● 2 nd Business Day
● State or Local Government Checks	● Deposited in person; and ● Deposited into the named payee's Account	● Next Business Day
	● Not deposited in person; and ● Deposited into the named payee's account	● 2 nd Business Day
	● Deposited into account other than the named payee's whether or not in person	● 2 nd Business Day
● ATM Deposits* *U.S. Treasury Checks deposited into a proprietary ATM receive next-day availability if deposited into the account of the named payee. The \$200 rule does not apply to checks deposited into nonproprietary ATMs.	● Deposits at a proprietary (owned by credit union) ATM	● First \$200 available Next Business Day ● Remainder available 2 nd Business Day
	● Deposits at a non-proprietary (not owned by the credit union) ATM	● 5 th Business Day

When Deposited Item Is ...	And the Deposit Is ...	Then the Hold Is ...
<ul style="list-style-type: none"> ● Large Deposit – Aggregate amounts over \$5,000 	<ul style="list-style-type: none"> ● Aggregate amounts over \$5,000 	<ul style="list-style-type: none"> ● First \$200 available Next Business Day ● \$4,800 available 2nd Business Day ● Remainder available 7th Business Day
	<ul style="list-style-type: none"> ● On-Us Item(s) – Aggregate amounts over \$5,000 	<ul style="list-style-type: none"> ● First \$200 available Next Business Day ● Remainder available 2nd Business Day
<ul style="list-style-type: none"> ● Redeposited Checks-returned unpaid once already ● 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 ● Reasonable Cause to Doubt Collectability ● Emergency Conditions (computer failure, severe weather) 	<ul style="list-style-type: none"> ● Checks 	<ul style="list-style-type: none"> ● 7th Business Day
	<ul style="list-style-type: none"> ● On-Us Item(s) 	<ul style="list-style-type: none"> ● 2nd Business Day
<i>New Accounts – Applicable During the First 30 Calendar Days</i>		
<ul style="list-style-type: none"> ● Cash 	<ul style="list-style-type: none"> ● Deposit made in person to an employee 	<ul style="list-style-type: none"> ● Same Business Day
	<ul style="list-style-type: none"> ● Otherwise 	<ul style="list-style-type: none"> ● Next Business Day
<ul style="list-style-type: none"> ● Checks 	<ul style="list-style-type: none"> ● Any amount or origin of deposit 	<ul style="list-style-type: none"> ● 9th Business Day
<ul style="list-style-type: none"> ● Electronic Payments 	<ul style="list-style-type: none"> ● Pre-authorized payments (Direct Deposit) 	<ul style="list-style-type: none"> ● Same day funds collected
	<ul style="list-style-type: none"> ● Others 	<ul style="list-style-type: none"> ● Next Business Day
<ul style="list-style-type: none"> ● U.S. Postal Money Orders, cashier's, teller's, certified checks, checks drawn on FRB or FHLB, state and local government checks, and traveler's checks 	<ul style="list-style-type: none"> ● Deposited into named payee's account ● Amounts up to \$5,000 	<ul style="list-style-type: none"> ● Next Business Day
	<ul style="list-style-type: none"> ● Amounts over \$5,000 	<ul style="list-style-type: none"> ● 9th Business Day
<ul style="list-style-type: none"> ● U.S. Treasury Checks 	<ul style="list-style-type: none"> ● Whether or not in person, deposited into named payee's account ● Amounts up to \$5,000 	<ul style="list-style-type: none"> ● Next Business Day
	<ul style="list-style-type: none"> ● Amounts over \$5,000 	<ul style="list-style-type: none"> ● 9th Business Day

** All holds listed are business days following the banking day of deposit.*