**Funds Availability**

### Funds Availability, Non-Transactional Accounts:

**General Policy:** If you make a non-cash deposit into any share account other than a Checking Account, that money may not be available to your right away. We will advise you when such funds will be available at the time you make such a deposit. A minimum hold of (3) days will apply to any non-government issued check presented and accepted for deposit within the first ninety (90) days an account, other than a Checking Account, is opened.

We reserve the right to shorten or extend all such holds for a reasonable period of time at our discretion. Relationship levels within our Member Advantage Program may affect determination of a reasonable hold time. Please see program details for updated information.

If you make a deposit by authorizing us to receive funds from another account (i.e. a savings account at another credit union or bank), that deposit will not be available, nor will it earn dividends, until we actually receive the funds. Refer to Advia Credit Union’s Membership Agreement section “YOUR ABILITY TO WITHDRAW FUNDS” for information regarding the availability of funds deposited into Checking Accounts.

### Funds Availability, Transactional Accounts:

**General Policy:** Our policy is to make funds available for withdrawal no later than the first business day after we receive your deposit. Electronic deposits will be available on the settlement date and not necessarily the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider the deposit was made on the next business day we are open.

**Longer Delays May Apply:** In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. The first $200 of your deposit; however, will be available the first business day. If you are not going to make all of the funds available to you by the time we receive your deposit. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit. If you need funds from a deposit right away, you should ask us when the funds will be available. Generally, funds from an extended hold may be available no later than the eleventh business day after the day of your deposit. We reserve the right to shorten or extend all such holds for a reasonable period of time at our discretion. Relationship levels within our Members Advantage Program may affect determination of a reasonable hold time. Please see program details for updated information.

Refer to Advia Credit Union’s Membership Agreement for additional details.