Funds Availability Schedule (Existing Accounts)

Existing Accounts	Monday Day 0 B Day 0	Tuesday Day 1 B Day 1	Wednesday Day 2 B Day 2	Thursday Day 3 B Day 3	Friday Day 4 B Day 4	Monday Day 7 B Day 5	Tuesday Day 8 B Day 6	Wednesday Day 9 B Day 7	Thursday Day 10 B Day 8	Friday Day 11 B Day 9	Monday Day 14 B Day 10	Tuesday Day 15 B Day 11
Cash (1)	$2,000	$2,000										
Electronic Payment	$2,000	$2,000										
--US Treasury Check --US Postal Service Money Order (1) --Federal Reserve Bank check (1) --Federal Home Loan Bank (1) --State or local Govt Check (1) --Cashier's Check (1) --Certified Check (1) --Teller's Check (1)	$2,000	$2,000										
On Us Check	$2,000	$2,000										
Local Check (Alternative 1)	$2,000	$100	$1,900									
Local Check (Alternative 2)	$2,000	$100	$400 (2)	$1,500								
Non-local Check (Alternative 1)	$2,000	$100				$1,900						
Non-local Check (Alternative 2)	$2,000	$100				$400 (2)	$1,500					
Non-proprietary ATM (cash or check)	$2,000					$2,000						

B Day = Business Day

(1) This chart assumes the deposits were made in person to an employee of the credit union. For deposits not made in person (night deposit, proprietary ATM, etc.), the credit union may hold funds until the second business day.

(2) Must be available for withdrawal by cash or similar means, however, the entire amount ($1,900) must be available to pay items presented for payment. Similar means includes electronic payment, issuance of a cashier's or teller's check, or certification of a check, or other irrevocable commitment to pay.

Funds Availability Schedule (Large Deposits Exception Hold)

Existing Accounts	Monday Day 0 B Day 0	Tuesday Day 1 B Day 1	Wednesday Day 2 B Day 2	Thursday Day 3 B Day 3	Friday Day 4 B Day 4	Monday Day 7 B Day 5	Tuesday Day 8 B Day 6	Wednesday Day 9 B Day 7	Thursday Day 10 B Day 8	Friday Day 11 B Day 9	Monday Day 14 B Day 10	Tuesday Day 15 B Day 11
Cash (1)	$7,000	$7,000										
Electronic Payment	$7,000	$7,000										
US Treasury Check	$7,000	$5,000						$2,000				
US Postal Service Money Order (1)	$7,000	$5,000						$2,000				
LOCAL --Federal Reserve Bank check (1) --Federal Home Loan Bank Check (1) --State or local Govt Check (1) ---Cashier's Check (1) --Certified Check (1) --Teller's Check (1)	$7,000	$5,000						$2,000				
NON LOCAL --Federal Reserve Bank check (1) --Federal Home Loan Bank Check (1) --State or local Govt Check (1) --Cashier's Check (1) --Certified Check (1) --Teller's Check (1)	$7,000	$5,000										$2,000
On Us Check	$7,000	$5,000	$2,000									
Local Check	$7,000	$100	$5,000					$1,900				
Non-local Check	$7,000	$100				$5,000						$1,900

B Day = Business Day

(1) This chart assumes the deposits were made in person to an employee of the credit union. For deposits not made in person (night deposit, proprietary ATM, etc.), the credit union may hold funds until the second business day.

(2) A large deposit exceeds $5,000 and includes aggregate deposits to all accounts held by the member in one banking day.

Funds Availability Schedule (Other Exception Holds)

Existing Accounts	Monday Day 0 B Day 0	Tuesday Day 1 B Day 1	Wednesday Day 2 B Day 2	Thursday Day 3 B Day 3	Friday Day 4 B Day 4	Monday Day 7 B Day 5	Tuesday Day 8 B Day 6	Wednesday Day 9 B Day 7	Thursday Day 10 B Day 8	Friday Day 11 B Day 9	Monday Day 14 B Day 10	Tuesday Day 15 B Day 11
Cash (1)	$2,000	$2,000										
Electronic Payment	$2,000	$2,000										
US Treasury Check	$2,000							$2,000				
US Postal Service Money Order (1)	$2,000							$2,000				
LOCAL --Federal Reserve Bank check (1) --Federal Home Loan Bank Check (1) --State or local Govt Check (1) ---Cashier's Check (1) --Certified Check (1) --Teller's Check (1)	$2,000							$2,000				
NON LOCAL --Federal Reserve Bank check (1) --Federal Home Loan Bank Check (1) --State or local Govt Check (1) --Cashier's Check (1) --Certified Check (1) --Teller's Check (1)	$2,000											$2,000
On Us Check	$2,000		$2,000									
Local Check	$2,000							$2,000				
Non-local Check	$2,000											$2,000

B Day = Business Day

(1) This chart assumes the deposits were made in person to an employee of the credit union. For deposits not made in person (night deposit, proprietary ATM, etc.), the credit union may hold funds until the second business day.

(2) A redeposited check does not include a check that has been returned due to a missing endorsement or because it was postdated.

(3) An account is considered repeatedly overdrawn if on six or more banking days within the preceding six months the account balance was negative or would have become negative had checks or other charges to the account had been paid. An account is also considered to be repeatedly overdrawn if on two ore more banking days within the preceding six months the account balance is negative or would have become negative, in the amount of $5,000 or more, if checks or other charges to the account had been paid.
(4) Reasonable cause to believe a check is uncollectible requires the existence of facts that would cause a well-grounded belief in the mind of a reasonable person. Such belief shall not be based on the fact that the check is of a particular class or is deposited by a particular class of persons. The reason for the credit union's belief that the check is uncollectible shall be included in the hold notice.

Funds Availability Schedule (New Accounts Exception Hold)

Existing Accounts	Monday Day 0 B Day 0	Tuesday Day 1 B Day 1	Wednesday Day 2 B Day 2	Thursday Day 3 B Day 3	Friday Day 4 B Day 4	Monday Day 7 B Day 5	Tuesday Day 8 B Day 6	Wednesday Day 9 B Day 7	Thursday Day 10 B Day 8	Friday Day 11 B Day 9	Monday Day 14 B Day 10	Tuesday Day 15 B Day 11
Cash (1)	$2,000	$2,000										
Electronic Payment	$2,000	$2,000										
--US Treasury Check --US Postal Service Money Order (1) --Federal Reserve Bank check (1) --Federal Home Loan Bank Check (1) --State or local Govt Check (1) ---Cashier's Check (1) --Certified Check (1) --Teller's Check (1)	$2,000	$2,000										
--US Treasury Check (1) --US Postal Service Money Order (1) --Federal Reserve Bank check (1) --Federal Home Loan Bank Check (1) --State or local Govt Check (1) --Cashier's Check (1) --Certified Check (1) --Teller's Check (1)	$7,000	$5,000								$2,000		

B Day = Business Day

(1) This chart assumes the deposits were made in person to an employee of the credit union. For deposits not made in person (night deposit, proprietary ATM, etc.), the credit union may hold funds until the second business day.

(2) An account is considered a new account during the first 30 calendar days after the account is established. An account is not considered a new account if each member on the account has had, within 30 calendar days before the account is established, another account at the depository credit union for at least 30 calendar days.

NOTE: The "new account" exception does not provide the bank with any hold limitations for on-us, local, and non local checks.