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1735 Credit Union Ct  
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409 N Washington St  
PO Box 275  
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134 Fifth Ave N  
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# **FUNDS AVAILABILITY DISCLOSURE**

This disclosure describes your ability to withdraw funds from your checking account at Co-op Credit Union. It only applies to the availability of funds in transaction (checking) accounts that are subject to Regulation CC.

## **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. In some cases, we may delay your ability to withdraw funds beyond the same business day.



For determining the availability of your deposits, every day is a business day, except Sundays and federal holidays. If you make a deposit before 5 p.m. on a business day we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### **LONGER DELAYS MAY APPLY**

In some cases, we may not make all of the funds that you deposit by check available to you on the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$275 of your deposit will be available on the same business day. The funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- Deposits to non-proprietary ATM.
- You redeposit a check that had been returned unpaid.

- You have overdrawn your account repeatedly in the last six 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 fifth business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, we will mail you the notice by the day after we receive your deposit.

Remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid or for any other problems involving your deposit.

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*Note: The preceding disclosures do not preclude the credit union's right to decline to deposit to your checking account any items deemed unacceptable.*