

**Members 1st Credit Union**  
**Funds Availability Policy**  
Effective July 1, 2025

Our policy is to make funds from your deposit into transaction accounts available to you as follows:

- Same-day availability:** Wire transfers, electronic direct deposits, and cash deposits made in person.
- Next business day availability:** US Treasury checks that are payable to you.  
Checks that are drawn on us.  
The following items if you make the deposit in person to one of our employees:
- a) State and local government checks that are payable to you
  - b) Cashier's, certified and teller checks that are payable to you
  - c) Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders that are payable to you

**Second business day availability:** Funds from all other deposits are available no later than the second business day after the day we receive your deposit.

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 we close 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 we close or on a day that 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 deposited by check available to you on the next business day after the day of your deposit. Depending on the type of check that you deposited, funds may not be available until the second business day after the day of your deposit. However, at least the first \$275.00 of these deposits will be available on the next business day after the day of your deposit. If you will need the funds from your deposit right away, you should ask us when the funds will be available.

Funds you deposited by check may be delayed for longer than two business days under the following circumstances:

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

If we delay availability for of these reasons, funds may not be available until the seventh business day after the day of your deposit.

If your check deposit is made with one of our employees and we decide at that time to delay your ability to withdraw funds, we will tell you then. If we decide to delay availability of your funds after you complete your deposit, we will mail you a deposit hold notice by the business day after we decide to take action.

**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 wire transfers, electronic direct deposits, and cash deposits made in person to your account will be available on the day we receive the deposit. Funds from deposits of the first \$6,725.00 of a day's total deposits of cashier's, certified, teller's, travelers, 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. The excess over \$6,725.00 will be available on 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 on the ninth business day after the day of your deposit.