



This Disclosure describes your ability to withdraw funds at REALTORS[®] Federal Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. GENERAL POLICY — Our policy is to delay the availability of funds from your cash and check deposits. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

2. DETERMINING THE AVAILABILITY OF A DEPOSIT — When we delay the availability of a deposit the length of the delay is determined by counting the business days from the day of your deposit. Every day is a business day except Saturdays, Sundays and federal holidays. If you make a deposit before close of business on a business day that we are open, we will consider that day to be the day of your deposit. However we will consider deposits made after close of business or on a day that we are not open as deposited on the next business day we are open.

The length of the delay varies depending on the type of deposit and is explained below.

3. SAME-DAY AVAILABILITY — Funds from the following deposits made through remote channel (not including ATMs) to your account will be available on the same business day that we receive the deposit.

- Electronic direct deposits
- U.S. Treasury checks that are payable to you
- Wire Transfers
- Checks drawn on REALTORS[®] Federal Credit Union
- Cash
- State and local government checks that are payable to you
- Escrow checks issued by attorneys, title companies, and escrow agents
- Cashier's, certified, and teller's checks that are payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and U.S. postal money orders, if these items are payable to you. All money orders that are not U.S. postal money orders will be available on the second business day following the day after your deposit.

We will consider deposits made through remote deposit channels to be received as of the date shown on the electronic receipt that you receive after successfully completed the transaction.

4. AVAILABILITY OF OTHER CHECK DEPOSITS — The first \$200.00 from a deposit of other checks will be available on the same business day of your deposit. The remaining funds will be available by the second business day after the day of your deposit. For example, if you deposit a check of \$700.00 on a Monday, \$200.00 of the deposit will be available immediately. The remaining \$500.00 will be available by Wednesday.

5. DEPOSITS AT NONPROPRIETARY ATMS — Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the date of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

6. HOLDS ON OTHER FUNDS — If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this Disclosure for the type of check that you deposited.

7. LONGER DELAYS MAY APPLY — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one (1) day.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency



Funds Availability Policy Disclosure

- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) 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 seventh business day after the day of your deposit.

8. 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 electronic direct deposits, cash, wire transfers, the first \$5,000.00 of a day's total deposits of U.S. Treasury checks, cashiers, certified, teller's, traveler's, and federal, state, and local government checks to your account will be available on the day we receive the deposit. Funds in excess of the first \$5,000.00 from these categories of check deposits will be available on the fifth business day after the day of your deposit. Funds from all other check deposits will be available on the fifth business day after the day of your deposit.