

Funds Availability Policy

Updated July 1, 2025

Our policy is to make funds from a member's deposits available to them on the same business day it is deposited. In some cases, the credit union will not make any or all of the funds that are deposited by check available on the same day. The first \$275 of your deposits, however, will be available on the 1st business day after the date of deposit. Listed below are the reasons why the credit union may delay a member's ability to withdraw funds from a check deposit.

1. If the credit union believes the check deposited will not be paid.
2. If the checks deposited in one day total greater than \$6,725.
3. If a check is deposited that has been returned unpaid.
4. If the member's checking account has been repeatedly overdrawn during the prior six (6) months.
5. If there is an emergency, such as a failure of communications or computer equipment.

We will notify the member if the deposit will be delayed for any of these reasons and we will tell the member when the funds will be made available. They will generally be available no later than the seventh business day (non-business days are weekends and Federal holidays) after the deposit is made.

If you have any questions, please contact us at 513-202-1306.