

FUNDS AVAILABILITY POLICY

NOTICE: In accordance with Federal Regulation CC, we need to inform you of our policy regarding your rights to draw against deposits you have made to any transaction account at our institution. Our Funds Availability Policy is outlined below. You should know that:

DESCRIPTION OF DEPOSITS	WHEN FUNDS CAN BE WITHDRAWN
<ul style="list-style-type: none"> • Cash, checks drawn off an Extra Credit Union account, Wire Transfers, Cashier’s Checks, Certified Checks, Traveler’s Checks, U.S. Postal Money Orders and Government Checks 	<ul style="list-style-type: none"> • Immediately • Some exceptions may apply
<ul style="list-style-type: none"> • Local Checks 	<ul style="list-style-type: none"> • Second business day after the day of deposit • \$225 of aggregate deposits is available immediately • Some exceptions may apply
<ul style="list-style-type: none"> • Extra Credit Union owned ATM 	<ul style="list-style-type: none"> • Second business day after the day of deposit • \$225 of aggregate deposits is available immediately • Some exceptions may apply
<ul style="list-style-type: none"> • Non-Extra Credit Union owned ATM 	<ul style="list-style-type: none"> • Second business day after the day of deposit • \$225 of aggregate deposits is available immediately • Some exceptions may apply

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

<ul style="list-style-type: none"> • Your account has been opened less than 90 days 	<ul style="list-style-type: none"> • Emergency conditions
<ul style="list-style-type: none"> • If the deposit exceeds \$5,525 	<ul style="list-style-type: none"> • The item has been previously returned by the paying institution
<ul style="list-style-type: none"> • Your account has been overdrawn more than five times in the last six months 	<ul style="list-style-type: none"> • The Credit Union is unable to verify funds or the authenticity of the check being presented
<ul style="list-style-type: none"> • The Credit Union has determined that your account has been abused 	<ul style="list-style-type: none"> • Other circumstances apply—please check with one of our employees if you have any questions