

Funds available on the same business day of deposit

- Cash
- Checks drawn on Align Credit Union
- Electronic funds transfers (direct deposit, ACH deposit)
- Wire transfers
- First endorsed: personal checks of \$500 or less; business checks of \$2000 or less, items directly affiliated with credit union companies (payroll, pension, stock, insurance); Federal, State and local government checks

Funds available on next business day

- First endorsed: Cashier's, certified and treasurers checks; money orders and travelers checks
- Checks presented against accounts inactive for three months or more not mentioned below

Personal checks and Third party checks over \$500/Business checks over \$2000

- Same business day as date of deposit \$225
- 2nd business day after date of deposit, remainder of deposit

Longer delays may apply for

Funds deposited by check may be delayed for a longer period under the following circumstances:

- We believe a check deposited will not be paid.
- Checks deposited totaling more than \$5,525 on any one day
- Accounts repeatedly overdrawn in the last 6 months.
- A re-deposited check that has been returned unpaid.
- There is an emergency, such as failure of communications or computer equipment.
- New accounts: new members will have delayed availability during the first 30 days

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 7th business day after the day of your deposit.

Deposits at automated teller machines

Funds from ATM deposits (cash or checks) made at automated teller machines (ATMs) will be available on the second business day after the day of deposit, except that U.S. Treasury checks that are payable to you deposited at ATMs that we own or operate will be available on the first business day after the day of deposit. Also, the first \$225 will be available on the same business day as the day of deposit. Checks drawn on Align Credit Union will be available on the first business day after the day of deposit if the deposit is made at an ATM located on our premises. Funds deposited at ATMs may also have longer delays as outlined above.