



Funds Availability Disclosure Effective July 1, 2025

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

- \$275 available same business day as deposit
- 2nd business day after date of deposit, remainder of deposit

We may extend the availability of funds in circumstances described above. We will notify you if funds deposited will not be available within the timeframe stated.

Longer delays may apply

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 \$6,725 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.

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.

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 to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and checks drawn on Align Credit Union will be available on the day we receive the deposit. Funds from the first \$6,725 of a day's total deposits of U.S. Postal money orders, cashier's certified, teller's, traveler's and federal, state and local government checks will be available no later than 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 will be available on the 7th business day after the day of your deposit. Funds from all other check deposits will be available on 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 \$275 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 be subject to longer delays as outlined above.