



**Funds available on the same business day of deposit**

- Cash
- Checks drawn on Align Credit Union (subject to availability of funds)
- Electronic funds transfers (direct deposit, ACH deposit)
- Wire transfers
- First endorsed: personal checks of \$500 or less; business checks of \$2,000 or less, items directly affiliated with credit union companies (payroll, pension, stock, insurance); Federal, State and local government checks

**Funds available on the next business day after the day we receive your deposit**

- First endorsed: Cashier's, certified and treasurer 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 and Business checks over \$2,000**

- The first \$275 will be available on the same business day of deposit
- The remainder of the deposit will be available on the 2<sup>nd</sup> business day after the day of deposit

**Longer delays may apply**

We may extend the availability of funds in circumstances described above for funds deposited by check. We will notify you if funds deposited will not be available within the timeframes stated above at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

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 on the first 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.