

Funds Availability Policy Disclosures

Member's ability to withdraw funds- DCU may delay the availability of funds that you deposit in your account. During such a delay, you may not withdraw the funds in cash, and we will not use the funds to pay checks that you have written. Once funds are made available to you and you have withdrawn them, you are still responsible to the Credit Union for any problems regarding the deposit, such as checks that were deposited being returned unpaid.

DETERMINING THE AVAILABILITY OF A DEPOSIT: The length of delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and holidays observed by DCU. If you make a deposit to a DCU employee before 5pm on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make the deposit after 5 pm or on a day we are not open or on a Saturday, Sunday or a holiday observed by DCU, we will consider that the deposit was made on the next business day we are open. The length of the delay varies depending on the type of deposit and is explained below.

SAME DAY AVAILABILITY: Funds from the following deposits are available on the day of your deposit:

US treasury check that are payable to you

Preauthorized direct deposits such as social security benefits

Checks drawn on Doches Credit Union

Cash

Wire Transfers

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the day of your deposit for deposits totaling \$5000 or less:

State and local government checks that are payable to you

Cashiers, certified and teller checks that are payable to you

Federal Reserve Bank checks, Federal Home Loan Bank checks, postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, you mail the deposit or put it in the night drop) funds from these deposits totaling \$5000 or less will be available on the second business day after the day of your deposit.

For deposits greater than \$5000 see the section titled "Longer Delays May Apply"

STANDARD FUNDS AVAILABILITY POLICY

Our policy is to make funds available as follows:

The first \$100 from a deposit of checks will be available on the day of your deposit. Any remaining funds will be available to pay your checks presented to the Credit Union on the second business day after the deposit or for cash or teller check withdrawn on the third business day after the day of deposit.

LONGER DELAYS MAY APPLY: Funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid

You deposit checks more than \$5000 on any one day

You redeposit a check that has been returned unpaid

You have overdrawn your account repeatedly in the last six months

There is an emergency, such as failure of communications or computer equipment.

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.

The first \$5000 from a deposit of US Treasury checks will be available on the first business day after the day of your deposit.

The excess over \$5000 will be available on the ninth business day after the day of your deposit. Funds from wire transfer into your account will be available on the first day business day after the day we receive the transfer.

Funds from the \$5000 of a day's total deposits of cashiers, certified, teller, traveler's and state and local government checks will be available on the first business day after the day of your deposit if your deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5000 will be available on the ninth business day after the day of your deposit. If you do not make your deposit in person to one of our employees, the first \$5000 will not be available until the second business day after the day of your deposit.