



## Funds Availability Policy

**Same-Day Availability:** Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Funds from the following sources are also available on the same business day we receive your deposit:

- U.S. Treasury
- Wire transfers
- Checks drawn on Members Federal Credit Union
- Payroll Checks\*
- Certified Funds\*

**Local Checks:** The first \$200 from a Local check will be available on the next business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.

**Exception Holds:** 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.
- Account has been open for less than 30 business days
- You deposit checks totaling more than \$5,000 on any one day
- You deposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six (6) months
- There is an emergency, such as failure of communications or computer equipment

**Deposits at Non-MFCU ATMs or CU Service Centers:** Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate and at CU Service Centers will not be available until the 7th business day after the date of your deposit. All ATMs that we own or operate are identified as our machines. Please contact MFCU for expedited funds release.

*\*Members FCU reserves the right to extend the hold period for these types of checks, if one of the above Exception Hold reasons applies.*