

CONSUMER FUNDS AVAILABILITY DISCLOSURE - YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all consumer accounts.

Our policy is to make up to \$5,525 in funds from your check deposits available to you on the day we receive your deposit. For deposits over \$5,525, the remaining balance will be available by the fifth business day after the day of your deposit. However, funds from the following deposits will be available on the day we receive the deposit:

- Cash deposits made at a teller window.
- Checks drawn on Jeanne D'Arc Credit Union.
- U.S. Treasury checks that are payable to you.
- State and Local Government checks that are payable to you.
- Wire transfers and electronic direct deposits, such as social security benefits and payroll payments.

Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Federal and State holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

DEPOSITS AT PROPRIETARY AUTOMATED TELLER MACHINES

Funds from any deposits made at automated teller machines (ATMs) that we own or operate will be available as follows:

- The first \$5,525 will be available by the same day as the day of your deposit.
- For deposits over \$5,525, the remaining balance will be available by the fifth business day after the day of your deposit.

DEPOSITS AT NON-PROPRIETARY AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks), made at automated teller machines (ATMs) we do not own or operate, may not be available until the fifth business day after the day of your deposit.

However:

- The first \$5,525 will be available by the same day as the day of your deposit.
- For deposits over \$5,525, the remaining balance will be available by the fifth business day after the day of your deposit. Please ask us for a list of our ATM locations where deposits can be made or visit our website at JDCU.com.

LONGER DELAYS MAY APPLY

In some cases, we may not make all of the funds that you deposit by check available to you.

If we are not going to make all of the funds that you deposit available on the first business day, we will notify you at the time you make your deposit. 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 first business 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.

Safeguard exceptions. 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 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 computer or communications equipment.
- If you deposit checks totaling more than \$5,525 on any one day.

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 fifth business day after the day of your deposit.

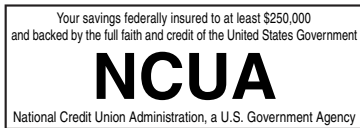
Jeanne D'Arc Consumer Funds Availability

	Same Day	Fifth Business Day
Cash, Govt. Checks	All	-
Money orders and Bank Checks	All	-
All other checks	\$5,525	Remaining
New Accounts	\$5,525	Remaining
Safeguard Exception	None	All
Proprietary ATM (Jeanne D'Arc – ATM)	\$5,525	Remaining
Non-proprietary ATM (Non-Jeanne D'Arc – ATM)	\$5,525	Remaining



JEANNE D'ARC
CREDIT UNION

we share a common thread



**EQUAL HOUSING
OPPORTUNITY**