

# TABLE OF CONTENTS

FUNDS AVAILABILITY DISCLOSURE .....	1
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## YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all accounts.

Our policy is to make funds from your check deposits available to you on the first business day after the day we receive 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Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.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 \$100 will be available by the same day as the day of your deposit.
- Up to \$4,900 will be available by the next business day after the day of the deposit.
- For deposits over \$5,000, the remaining balance will be available by the fifth business day after the day of your deposit.
- Special Rules for New Accounts apply.

### 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 \$100 will be available by the same day as the day of your deposit.
- Up to \$4,900 will be available by the next business day after the day of your deposit.
- For deposits over \$5,000, the remaining balance will be available by the fifth business day after the day of your deposit.
- Special Rules for New Accounts apply.

### LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit.

The first \$100 of your deposits, however, may be available by the same day as the day of your deposit. An additional \$4,900 may be available by the next business day after the day of your deposit.

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 \$5,000 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.

### **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 by the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveller's, and federal, state and local government checks will be available by the first business day after the day of your deposit if the deposit meets certain conditions. The excess over \$5,000 will be available by the fifth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 may not be available until the second business day after the day of your deposit.

Funds from all other check deposits 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.

Please ask us for a list of our ATM locations where deposits can be made or visit our website at [JDCU.com](http://JDCU.com).



**JEANNE D'ARC**  
CREDIT UNION

*we share a common thread*

