

Regulation CC – Funds Availability Chart

When the deposited item is...	And the deposit is...	Then the hold is...
• Cash	• Deposit made in person to an employee	• Next business day
	• Otherwise	• 2nd Business Day
• On-Us Items		• Next Business Day
• Local Checks	• Amounts up to \$5,000	• First \$200 available Next Business Day • Remainder available 2nd Business Day
	• Amounts over \$5,000	• See Large Deposit Exception Hold
• Electronic Payments	• Pre-authorized payments (Direct Deposit)	• Same day funds collected
	• Others	• Next Business Day
• Federal Reserve Bank Check • Federal Home Loan Bank Check • Cashier's, Certified, or Teller's Checks	• Deposited in person; and • Deposited into the named payee's account	• Next Business Day
	• Not deposited in person; and • Deposited into the named payee's account	• 2nd Business Day
	• Deposited into account other than the named payee's whether or not in person	• 2nd Business Day
• U.S. Treasury Check	• Deposited into named payee's account	• Next Business Day
	• Deposited into account other than the named payee	• 2nd Business Day
• U.S. Postal Money Orders	• Deposited in person; and • Deposited into the named payee's account	• Next Business Day
	• Not deposited in person; and • Deposited into the named payee's account	• 2nd Business Day
• State or Local Government Checks	• Deposited in person; and • Deposited into the named payee's and account	• Next Business Day
	• Not deposited in person; and • Deposited into the named payee's account	• 2nd Business Day
	• Deposited into account other than the named payee's whether or not in person	• 2nd Business Day
• ATM Deposits	• Deposits at a proprietary (owned by the credit union) ATM	• 2nd Business Day
	• Deposits at a non-proprietary (not owned by the credit union) ATM	• 5th Business Day

When the deposited item is...	And the deposit is...	Then the hold is...
<ul style="list-style-type: none"> • Large Deposit – Aggregate amounts over \$5,000 	<ul style="list-style-type: none"> • Aggregate amounts over \$5,000 	<ul style="list-style-type: none"> • First \$200 available Next Business Day • \$4,900 available 2nd Business Day • Remainder available 7th business day
	<ul style="list-style-type: none"> • On-Us Item(s) – Aggregate amounts over \$5,000 	<ul style="list-style-type: none"> • First \$200 available Next Business Day • Remainder available 2nd Business Day
<ul style="list-style-type: none"> • Redeposited Checks-returned unpaid once already • Repeated Overdrafts-overdrawn 6 or more banking days in 6 months or overdrawn greater than \$5,000 on 2 or more banking days in 6 months • Reasonable Cause to Doubt Collectability • Emergency Conditions (computer failure, severe weather) 	<ul style="list-style-type: none"> • Local Checks 	<ul style="list-style-type: none"> • 7th Business Day
	<ul style="list-style-type: none"> • On-Us Item(s) 	<ul style="list-style-type: none"> • 2nd Business Day

NEW ACCOUNTS – DURING THE FIRST 30 CALENDAR DAYS		
<ul style="list-style-type: none"> • Cash 	<ul style="list-style-type: none"> • Deposit made in person to an employee 	<ul style="list-style-type: none"> • Next business day
	<ul style="list-style-type: none"> • Otherwise 	<ul style="list-style-type: none"> • 2nd Business Day
<ul style="list-style-type: none"> • Local Checks 	<ul style="list-style-type: none"> • Credit Union Policy - 9 business days 	
<ul style="list-style-type: none"> • Electronic Payments 	<ul style="list-style-type: none"> • Pre-authorized payments (Direct Deposit) 	<ul style="list-style-type: none"> • Same day funds collected
	<ul style="list-style-type: none"> • Others 	<ul style="list-style-type: none"> • Next Business Day
<ul style="list-style-type: none"> • U.S. Postal Money Orders, cashier's, teller's, certified checks, checks drawn on FRB or FHLB, state and local government checks, and traveler's checks 	<ul style="list-style-type: none"> • Deposited into named payee's account • Amounts up to \$5,000 	<ul style="list-style-type: none"> • Next Business Day
	<ul style="list-style-type: none"> • Amounts over \$5,000 	<ul style="list-style-type: none"> • 9th Business Day
<ul style="list-style-type: none"> • U.S. Treasury Checks 	<ul style="list-style-type: none"> • Whether or not in person, deposited into named payee's account • Amounts up to \$5,000 	<ul style="list-style-type: none"> • Next Business Day
	<ul style="list-style-type: none"> • Amounts over \$5,000 	<ul style="list-style-type: none"> • 9th Business Day