

FUNDS AVAILABILITY DISCLOSURE POLICY

EXCEPT FOR CHECKS DRAWN ON FOREIGN BANKS IN FOREIGN COUNTRIES, THIS DISCLOSURE DESCRIBES YOUR ABILITY TO WITHDRAW FUNDS FROM TRANSACTION ACCOUNTS AT FAMILY FINANCIAL CREDIT UNION. YOU SHOULD ALSO REFER TO THE SECTION OF THESE AGREEMENTS AND DISCLOSURES THAT DESCRIBES THE DETAILS OF YOUR SPECIFIC ACCOUNT TYPE FOR ADDITIONAL INFORMATION.

Your Ability to Withdraw Funds. Our Policy is to delay the availability of funds from Your cash and check deposits. During the delay, You may not withdraw the funds in cash and We will not use the funds to pay checks that You have written.

Determining the Availability of A Deposit. The length of the delay is counted in business days from the day of Your deposit. Every day is a business day except Saturdays, Sundays and federal holidays. If you make a deposit before 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. The length of the delay varies depending on the type of deposit and is explained below.

Same-Day Availability. Funds from electronic direct deposits to Your Account will be available on the day We receive the deposit.

If you make the deposit in person to one of Our employees, funds from the following deposits are also available on the business day We receive Your deposit:

- U.S. Treasury checks that are payable to You.
- Wire transfers.
- Checks drawn on Us.
- Cash.
- State and local government checks that are payable to You.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and 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, if You deposit in the Night Depository or mail the deposit), funds from these deposits will be available on the 1st business day after the day We receive Your deposit.

Other Checks. Of the first \$200 from a deposit of other checks, the first \$100 will be available on the business day We receive Your deposit and the remaining amount will be available on the 1st business day after the day of Your deposit. The remaining funds will be available on the 2nd business day after the day of Your deposit. For example, if You deposit a check of \$700 on a Monday, \$100 of the deposit is available on Monday and another \$100 on Tuesday. The remaining \$500 is available on Wednesday.

ATM Deposits. For deposits made at Automated Teller Machines (ATMs) owned and operated by the Credit Union, deposits subject to delayed availability will become available for withdrawal on the 2nd business day following the day of deposit. For deposits made at Automated Teller Machines (ATMs) not owned and operated by the Credit Union, deposits subject to delayed availability will become available for withdrawal on the 5th business day following the day of deposit. All ATMs that We own or operate are identified as Our machines.

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 totaling more than \$5,000 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 computer or communications equipment.

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 7th business day following the day of Your deposit. In any case, We reserve the right to refuse an item for deposit or encashment.

Holds on Other Funds. If We cash a check for You that is drawn on another institution, We may withhold the availability of a corresponding amount of funds that are already in Your account. Those funds will be available to You at the time funds from the check We cashed for You would have been available if You had deposited it. If We accept for deposit a check that is drawn on another institution, 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 policy for the type of check that You deposit.

Special Rules for New Accounts. If You are a new member, the following special rules apply during the first 30 calendar days Your account is open. Funds from electronic direct deposit to Your account will be available on the day We receive the deposit. Funds from deposits of cash, wire transfers, and federal, state, and local government checks will be available on the business day We receive Your deposit if the deposit meets certain conditions. For example, the checks must be payable to You. The excess of \$5,000 will be available on the 7th 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 will not be available until the 2nd business day after the day of Your deposit.

Location of Check Endorsements. Federal law requires all check endorsements to be in the first 1-1/2 inches of the trailing edge of the back of the check. The trailing edge is opposite the left side of the face of the check, the side of the check just behind Our address. You will be responsible for any costs incurred by Us due to delays in returning checks deposited into Your account that do not comply with the endorsement standards.