

FUNDS AVAILABILITY POLICY

Effective July 1, 2020

ESTABLISHED ACCOUNTS

Funds Available on Business Day of Deposit:

| | |
|--|--|
| Cash | Local Known & Established Payroll Checks |
| Electronic Funds Transfers - direct deposit, ACH | Wire Transfers |
| Deposit | U.S. Postal Money Orders |
| Cashier's Check/Teller Checks/Official Checks/ Certified Checks that are payable to you | Federal/State Checks payable to you |
| Social Security Checks/U.S. Treasury Checks | Checks drawn on Workers Credit Union |
| | Federal Reserve Bank/Federal Home Loan |

Local Checks:

| | |
|---|------------------------------|
| 1 st Business Day after Day of Deposit | Up to \$225 |
| 2 nd Business Day after Day of Deposit | Up to \$5,525 |
| 5 th Business Day after Day of Deposit | Balance of Deposit > \$5,525 |

Funds Available on 1st Business Day After Day of Deposit:

Business Account Check Deposit

Canadian Checks: 15th Business Day after Day of Deposit

NEW MEMBERSHIP ACCOUNTS (FIRST 30 DAYS AFTER OPENING)

Funds Available on Business Day of Deposit:

| | |
|--------------------------------------|----------------------------|
| Cash | Wire Transfers |
| Checks drawn on Workers Credit Union | Electronic Funds Transfers |

Funds Available on 1st Business Day After Day of Deposit:

Cashier's Check/Teller Checks/Official Checks/Certified Checks

| | |
|---|-------------|
| U.S. Treasury/Federal/State Checks payable to you | |
| U.S. Postal Money Orders | |
| Local Known & Established Payroll Checks | |
| Local & Non-Local Checks | Up to \$225 |

Local Checks:

| | |
|---|--------------------|
| 1 st Business Day after Day of Deposit | Up to \$225 |
| 5 th Business Day after Day of Deposit | Balance of Deposit |

Canadian Checks: 15th Business Day after Day of Deposit

Important Notes: Check(s) must be payable to the depositing member(s) to receive the above availability. Deposits made at a Workers Credit Union's ATM/ITM without a Video Representative after 3:00 p.m. are considered deposits made on the next business day. All checks drawn from a Worker Credit Union account and deposited at an ITM without a Video Representative will be available next business day after day of deposit. All other checks and money orders deposited at an ITM without a Video Representative will be available on the second business day after day of deposit.