Temple-Inland FCU's Funds Availability Policy

This disclosure describes your ability to withdraw funds at Temple-Inland Federal Credit Union.

1. Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 p.m. on a day we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

2. In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. However, the first ***$200.00*** of your deposit will be available on the next 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*** (previously the 5th) business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit in 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 next 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 would be available.

3. If we cash a check for you that is drawn on another financial institution, 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 financial 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 disclosure for the type of check that you deposited.

4. Longer delays may be imposed under the following circumstances:
   - We believe a check you deposit will not be paid.
   - You deposit checks totaling more than $5000 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.

   If a longer hold is applied then the funds will generally be available by the ***seventh*** business day after the day of your deposit (previously the 11th).

5. If you are a new member, the following special rules will apply during the first thirty (30) days your account is open.

   Funds from electronic direct deposits to your account will be available on the day we received the deposit. Funds from deposits of cash, wire transfers, and the first $5,000.00 of a day's total deposits of cashier's certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,000.00 will be available on the ninth 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 $5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

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