

FUNDS AVAILABILITY:

Our policy is to make funds from your deposit made at one of our offices available to you on the same business day we receive your deposit provided that deposit is in cash, electronic direct deposit, wire transfer, or the first \$5,000.00 of first party checks made payable to you as described in this paragraph. The first party checks that will be subject to same business day availability include Cashier's Checks, Teller's Checks, Traveler's Checks, Certified Checks, Federal, State, or Local Government Checks, U.S. Postal Money Orders, checks drawn on Envision Credit Union and readily recognizable payroll checks. At that time, you can withdraw these funds in cash and/or we will use the funds to pay transactions you have authorized electronically or otherwise.

Our policy is to delay the availability from funds from the deposit of checks other than those described in the first paragraph above. The length of the delay is counted in business days from the day of your deposit. For determining the availability of your deposit, every day is a business day, except Saturdays, Sundays, and Federal or Credit Union holidays. If you make a deposit before 7:00 PM at a staffed teller station 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 7:00 PM or on a day we are not open, we will consider that the deposit was made on our next business day unless otherwise indicated below.

Our policy is to make funds from checks (other than those checks described in the first paragraph above) available as follows. The first \$100 from a deposit of checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second 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 Tuesday. The remaining \$600 is available on Wednesday.

Funds from deposits at a credit union service center (shared facility) will be available in accordance with the time frames provided above for our own offices. If you make a deposit at a shared facility before 8:00 PM on a business day the Credit Union is open, we will consider that day to be the day of your deposit. However, if you make a deposit at a shared facility after 8:00 PM or on a day the Credit Union is not open, we will consider that the deposit was made on the next business day we are open. Funds from all deposits at an automated teller machine (ATM) will be available on the first business day after the day of your deposit. If you make a deposit at an ATM before 8:00 PM on a business day the Credit Union is open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 8:00 PM or on a day the Credit Union is not open, we will consider that the deposit was made on the next business day we are open.

We retrieve deposits made to each Financial Center's After Hours/Night Depository at the beginning of the Center's business day. Deposits made to an After Hours/Night Depository while the Center is open, after hours, or on a non-business day, will be considered to have been made on our next business day.

Funds from deposits made through E-Deposit will generally be available to you on the same business day.

Holds on Other Funds

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 have 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 will not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check you deposited.

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 (seventh) business day after the day of your deposit.

Special Rules for New Checking Accounts

The following special rules will apply during the first 30 days your checking account is open.

Funds from electronic direct deposits to your account will be available on 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, traveler's cheques, and federal, state and local government checks will be available on the first business day after the day of your deposit if the checks are first party checks payable to you. The excess over \$5,000 will be available no later than the 9th (ninth) business day after the day of your deposit. Funds from all other check deposits will generally be available no later than the 9th business day after the day of your deposit.