

FUNDS AVAILABILITY POLICY

1. General Policy. For Savings accounts, we reserve the right to place reasonable holds on deposited funds to the extent permitted by law. For checking accounts our policy is set forth below.

Our policy is to make funds from your deposits to your checking account available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. We have different deposit cutoff hours for different locations. If you make a deposit before our cutoff hour 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 our cutoff hour 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 Credit Union may hold deposits to savings accounts and any deposits of checks drawn on foreign financial institutions for a reasonable period at the Credit Union's discretion.

2. Reservation of Right to Hold. In some cases, we will not make all of the funds that you deposit by check available to you on the first 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 business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the first business day. If we are not going to make all of the funds from your deposit available on the first 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 is 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 day after we receive your deposit.

3. 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 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 Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You deposit 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 communications or computer 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 seventh business day after the day of your deposit.

5. Deposits at ATMs. For deposits made at WECU® ATMs, the first \$200 of your deposit will be available on the day of deposit and we may hold the availability of remaining fund deposits until the 2nd business day. Funds from check deposits made at ATMs that we do not own or operate (non-WECU® ATMs) will generally be available on the third business day after the date of your deposit. In some cases, the time when these funds may be available for withdrawal may be extended up to the fifth business day after the date of your deposit. In these cases, we will notify you when the funds will be available. All WECU® ATMs that we own or operate are identified as our machines.

Deposits through Mobile Deposit. The Credit Union places an immediate hold on checks deposited through the Mobile Deposit services. Generally, funds from items deposited through the Service will be available at the end of second business day after the Credit Union has successfully received the check image. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of your deposit.