

FUNDS AVAILABILITY POLICY
Effective 07/01/2025

YOUR ABILITY TO WITHDRAW FUNDS AT
TRINITY VALLEY TEACHERS CREDIT UNION
PALESTINE, TEXAS

Our policy is to make funds from your deposits 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. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays and days the credit union is closed.

LONGER DELAYS MAY APPLY

We may hold or restrict these funds subject to limits established in Reg CC, Expedited Availability Act (EFAA), (12 CFR 229), effective July 1, 2025. 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.

If you will need the funds from a deposit right away, you should ask us when funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- *Deposit to your savings account.
- *We believe a check you deposit will not be paid.
- *You deposit checks totaling more than \$6,725.00 on any one day.
- *You redeposit a check that has been returned unpaid.
- *You have previously deposited a check that was returned unpaid.
- *There is an emergency, such as failure of communications or computer equipment.

Deposits made under the above circumstances will generally be available no later than the *seventh* business day after the date of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your 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 \$6,725.00 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 *first* 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 \$6,725.00 will be available on the *ninth* business day after the day of your deposit.

Funds from all other check deposits will be available on the *fifth* business day after the day of your deposit.