

Funds Availability

Your Ability To Withdraw Funds

Our policy is to make funds from your cash and check deposits available to you immediately 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.

Longer Delays May Apply

In some cases we will not make all of the funds that you deposit by check available to you on the first business day of your deposit. Depending on the type of check you deposit, funds may not be available until the third business day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first business day.

If we are not going to make all 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.

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

In addition 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

The logo for Midwest Community Federal Credit Union features the word "Midwest" in a large, bold, serif font with a five-pointed star above the letter "i". Below "Midwest" is the word "Community" in a larger, bold, serif font. Underneath "Community" is the text "Federal Credit Union" in a smaller, sans-serif font. A decorative swoosh or arc is positioned above the "Midwest" text.

Midwest
Community
Federal Credit Union

We will notify you if we delay your ability to withdraw funds for any of these reason and we will tell you when the funds will be available. They will generally be available no later than the third business day after the day 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 \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will also be available on the day we receive your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the third 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 will not be available until the first business day after the day of your deposit.

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

Deposits at Automated Teller Machines

Funds from any deposits (cash or checks) made at automated teller machines will not be available until the first business day after the day of your deposit. The first \$200 of your deposit, however, will be available the same business day.

Deposits by Remote Deposit Capture

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. You will receive provisional credit to your account the same business day. Funds may not be available for 24 business hours following your deposit (for example, if you Remote Deposit a check at 4 p.m. today you will receive provisional credit immediately and funds will be available by 4 p.m. the next business day). 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.