



Funds Availability Notice

It is the policy of H.P.C. Credit Union to make funds from your cash and check deposits available to you on the same business day we receive your deposit. You can withdraw the funds in cash and we will use the funds to pay the checks that you have written.

For determining availability of deposits, every day is a business day except Saturdays, Sundays, and federal holidays. We will consider a deposit as being made on a business day if it is made in person to one of our employees. Deposits made at one of our night deposits will be considered deposited on the next business day we are open. Funds deposited at ATM's will, in most cases, be available the second business day after the day of deposit.

Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problem involving your deposit.

LONGER DELAYS MAY APPLY In some cases, we will not make all of the funds that a member deposits by check available on the same business day as the day of your deposit. Depending on the type of check deposited, we will not make all of the funds deposited by a check available to you on the same day we receive your deposit. However, the first \$200 of your deposits will be made available on the first business day after the day we receive your deposit.

If we are not going to make all the funds from your deposit available at that time, we will inform 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 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.

Funds you deposit by check may be delayed for a longer period if:

- We believe the 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 a 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.