



Funds Availability

Notice: In accordance with Federal Regulation CC, we need to inform you of our policy regarding your rights to draw funds against deposits you have made to any transaction account at our institution. Our Funds Availability is outlined below.

What you should know

Our general policy is to allow you to withdraw funds deposited in your account on the second business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the second business day, The funds will then generally be available by the seventh business day after the day of the deposit.

During time of delayed availability, you may not withdraw the funds in cash, and we will not pay checks you have written against your account. Additionally, please be aware that you are responsible for any checks that are returned as unpaid or any other issues involving your deposit even if the funds deposited were made available to you and subsequently withdrawn.

Determining the Availability of a Deposit

What is a business day?

The length of delay is determined by the number of business days from the day of your deposit. A business day is any day of the week **except** Saturday, Sunday and Federal Holidays. A deposit that is made before closing on a business day is considered that day. A deposit that is made after closing, or on a day we are closed, is considered deposited on the next business day (including deposits at an XCEL ATM),

Availability Schedule

Checks deposited have a hold placed on them for two complete business days **not** counting the day of deposit. The first \$225 from a check deposit will be available by the first business day after the deposit. The remainder of the deposit will be made available for withdrawal at the start of the second business day. (See Example Below)

Monday	Tuesday	Wednesday	Thursday
Date of Deposit \$275 is available	1 st Business Day	2 nd Business Day	Remaining funds are available for withdrawal

Availability Based on Deposit Type	
Electronic Direct Deposits and Cash	The day we receive the deposit
US Treasury Checks that are payable to you, US Postal Money Orders that are payable to you, wire transfers, cashier's certified, teller's or state/local government checks payable to you, checks drawn on XCEL Federal Credit Union, Federal Reserve Banks and Federal Home Loan Bank checks payable to you, and the first \$275 of a day's deposits of other checks.	The first business day after the day of the deposit
Checks and Money Orders	The second business day after the day of the deposit
Cash or check deposits made at our ATMs, night deposit, by mail or through Digital Banking	The second business day after the day of the deposit
Cash or check deposits made at ATMs we do not own or operate	The fifth business day after the day of deposit
Exceptions	The seventh business day after the day of deposit

Extended Holds May Apply If

Funds from check deposits may be delayed for up to seven business days if:

- We believe a deposited check will not be paid
- You deposit checks totaling more than \$6,725 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last 6 months
- Your account has been open 30 days or less
- There is an emergency, such as a failure of computer or communications equipment

You will be notified if a hold is placed. You are responsible for any returned checks or issues that arise after funds are made available and withdrawn.