

Availability of Funds for Deposits Made at the Credit Union

All checks will be considered local for hold purposes. The first \$200 from a deposit of a check or checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. However, longer delays may apply.

Funds you deposit by check may be held for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$5000 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 communication 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. Funds will generally be available no later than the 7th business day after the day of your deposit.



**FARMERS INSURANCE
FEDERAL CREDIT UNION**

800.877.2345 figcu.org