

When a deposit is made to your account, the funds may not be available immediately. For example, if you deposit a check on Monday, you may not be able to withdraw the funds from that check, and we may not pay another check with those funds, until Tuesday or even later. See the Availability Timeline below for the details about when you can use the funds from different types of deposits.

If you withdraw funds from a check deposit, and the check is later returned unpaid, we may charge the check back to your account.

**Availability Timeline for Deposits to Established Accounts**

Below is our general policy for deposits to accounts open for more than 30 days. Longer delays may apply, and different rules apply for checks deposited to accounts open 30 days or less (see page 2).

A business day is any day of the week except Saturday, Sunday, and Federal holidays. A deposit made in branch during normal operating hours on a business day is considered deposited that day. A deposit made after that time, or on a day we are closed, is considered deposited the next business day. A deposit made at an Automated Teller Machine (ATM) before 3:00 PM on a business day is considered deposited that day. A deposit made after that time, or on a day we are closed, is considered deposited the next business day.

When a deposit is made by...	Deposited funds are available...
<ul style="list-style-type: none"> <li>Electronic direct deposit</li> <li>Wire transfer</li> <li>Cash</li> </ul>	<ul style="list-style-type: none"> <li>The same business day as the day of deposit</li> </ul>
<ul style="list-style-type: none"> <li>U.S. Treasury Checks (Payable to you)</li> <li>Checks drawn on Sun East Federal Credit Union</li> <li>PA State and local Government Checks (Payable to You)</li> <li>Cashier's, Certified and Teller's Checks (Payable to You)</li> </ul>	<ul style="list-style-type: none"> <li>The first \$5,000 is available on the next business day after the day of deposit</li> <li>Any remainder over \$5,000 is available in 7 business days</li> </ul>
<ul style="list-style-type: none"> <li>Check Deposits</li> </ul>	<ul style="list-style-type: none"> <li>The first \$200 is available on the same business day as the day of deposit</li> <li>Any remainder over \$200 is available in 2 business days after the day of deposit</li> </ul>

**Check Cashing, Immediate Availability, and Holds on Other Funds**

We may cash a check or make a check deposit available immediately if you have funds to cover that check in any of your accounts with us. If we do, we will hold those funds (equal to the amount of the check) in your other account(s) according to the timelines described elsewhere in this policy.

**Longer Delays May Apply**

Funds from check deposits may be delayed for up to 7 business days if:

- We believe a deposited check 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 6 months.
- There is any emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds, and we will tell you when the funds will be available.

**Availability Timeline for Deposits to New Accounts (Open 30 Days or Less)**

<b>When a deposit is made by...</b>	<b>Deposited funds are available...</b>
<ul style="list-style-type: none"> <li>• Electronic direct deposit</li> <li>• Wire transfer</li> <li>• Cash</li> </ul>	<ul style="list-style-type: none"> <li>• The same business day as the day of deposit</li> </ul>
<ul style="list-style-type: none"> <li>• U.S. Treasury checks (Payable to You)</li> <li>• Checks drawn on Sun East Federal Credit Union</li> </ul>	<ul style="list-style-type: none"> <li>• The first \$5,000 is available on the next business day after the day of deposit.</li> <li>• Any remainder over \$5,000 is available in 9 business days.</li> </ul>
<ul style="list-style-type: none"> <li>• Government, Cashier's, Certified, Teller's or Traveler's check (Payable to You)</li> <li>• Postal money order, Federal Reserve Bank check, or Federal Home Loan Bank check (Payable to You)</li> </ul>	<ul style="list-style-type: none"> <li>• The first \$5,000 is available on the next business day if deposited with a teller, otherwise 2 business days</li> <li>• Any remainder over \$5,000 is available in 9 business days</li> </ul>
<ul style="list-style-type: none"> <li>• Other checks not specifically described above For example, personal checks or checks not written to you.</li> </ul>	<ul style="list-style-type: none"> <li>• In 9 business days</li> </ul>

**Availability Timeline for ATM Deposits**

Sun East ATM Deposits: If you make an ATM deposit at a Sun East ATM, which will be clearly labeled as a Sun East ATM, funds will be available on the second business day after the day of your deposit. (For example, if you were to deposit a check on a Monday we are open for business, in most cases, funds would be available on Wednesday.) On new accounts, extended hold periods may apply.

Non-Sun East ATM Deposits: If you make a deposit at an ATM that Sun East does not own, funds will be available on the fifth business day after the day of your deposit. (For example, if you were to deposit a check on a Monday we are open for business, in most cases, funds would be available on Monday of the following week.)