



TTCU Federal Credit Union

PO Box 477550

Tulsa, OK 74147-7750

918-749-8828 or 1-800-234-TTCU

www.ttcu.com

Funds Availability Policy and Disclosure

General Policy

This policy applies to all "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third parties and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. If you're unsure whether your account qualifies as a transaction account, please feel free to ask us.

TTCU Federal Credit Union's ("TTCU") policy is to make funds from your deposits available to you as soon as possible, generally on the first business day after we receive your deposit. Funds from 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 you have written. After funds have been made available to you, and even if you have withdrawn the funds, you are still responsible for items you deposit that are returned to us and for any other problems involving your deposit. For determining the availability of your deposits, every day is a business day ("**Business Day**"), except Saturdays, Sundays, and federal holidays. If you make a deposit before 6:00 p.m. on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 6:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next Business Day we are open. Deposits made in the night depository are processed the next Business Day after the day of deposit.

We place certain limitations on withdrawals in cash. In general, \$275 of a check deposit is available for withdrawal in cash on the first Business Day after the day of deposit. In addition, a total of \$550 of other funds becoming available on a given day is available for withdrawal in cash at or after 5:00 p.m. on that day. Any remaining funds will be available for withdrawal in cash on the following Business Day.

Longer Delays May Apply

In some instances, TTCU will not make all of the funds you deposit by check available to you on the first Business Day after the day of your deposit. Depending on the type of check you deposit, funds might not be available until the second Business Day after the day of your deposit. However, the first \$275 of your deposit will 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 also will tell you when the funds will be available. If you need funds from a deposit immediately, please ask us when 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 first Business Day after we receive your deposit. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

1. We believe a check you deposited will not be paid.
2. You deposit checks totaling more than \$6,725 on any one day.
3. You re-deposit a check that has been returned unpaid.
4. You have overdrawn your account (or accounts) repeatedly in the last six (6) months.
5. There is an emergency, such as failure of communications 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. Generally, funds will be available no later than the seventh Business Day after the day of your deposit.

Special Rules for New Accounts

For new accounts, the following special rules may apply during the first 30 days your account is open. Funds from electronic direct deposits will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, and federal, state, and local government checks will be available on the first Business Day after the day of your deposit. If you do not make the deposit (other than a U.S. Treasury check) in person to one of our employees, the first \$6,725 will not be available until the second Business Day after the day of your deposit. Funds from all other check deposits will usually be available on the ninth Business Day after the day of your deposit.

Deposits at Automated Teller Machines (ATMs)

Funds from deposits (cash or checks) made at ATMs we do not own or operate might not be available until the fifth Business Day after the date of your deposit. This rule does not apply to ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

Foreign Checks

Checks drawn on financial institutions located outside the United States are not subject to these policies. Such checks must be specifically identified and processed. Availability of funds from foreign check deposits will be delayed until we have collected the funds from the institutions on which they are drawn.