



P.O. Box 2069  
Vacaville, California 95696  
(707) 449-4000 · (800)877-8328

## FUNDS AVAILABILITY

### **Your Ability to Withdraw**

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. 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 that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit at a branch before closing time 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 this time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### **Longer Delays May Apply**

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify 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 this 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. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

1. We believe a check you deposit will not be paid.
2. You deposit checks totaling more than \$5,525 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six months.
5. There is an emergency, such as 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. They will generally be available no later than the seventh business day after the day of your deposit.

## **Special Rules for New Accounts**

If you are a new member, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, Traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your 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 which are returned to us unpaid and for any other problems involving your deposit.

## **Drop Box/External Depository**

The Lobby Drop Boxes and External Depositories are opened and deposits removed every business day which we are open. Not all branches have the same business hours. Therefore, Drop Box or External Depository deposits made after the time specified on the drop box or depository will not be considered received until the next business day.

## **Proprietary ATMs**

All ATMs which we own and operate are identified as our machines and display Travis Credit Union's logo. Funds from deposits made at any of our ATMs are subject to verification, may not be available for immediate withdrawal, but will generally be available for withdrawal two business days following the date of deposit. If you make a deposit after 3:00 p.m. at an ATM on a business day, we may consider that the deposit was made on the next business day. Longer delays may apply. However, at least \$225 from each day's total deposit(s) will be available on the business day following the date of deposit. You will be notified if a longer hold is placed and when those funds will be available for your use.

## **Non-proprietary ATMs**

Deposits can also be made at certain Non-Travis ATMs displaying the "CO-OP" or "STAR DEPOSIT" symbols. These ATMs are not owned nor operated by Travis Credit Union. Funds from deposits made at any of these ATMs are also subject to verification, may not be available for immediate withdrawal, but will generally be available for withdrawal five business days following the date of deposit. Longer delays may apply. However, at least \$225 from each day's total deposit(s) will be available on the business day following the date of deposit. You will be notified if a longer hold is placed and when those funds will be available for your use.

### **Mobile Check Deposits**

The availability of funds from check images deposited to your Travis Credit Union account using a mobile device are not governed by this disclosure. Please refer to the TCU Mobile Deposit Capture User Agreement for funds availability of check images deposited using a mobile device.

### **Items Accepted for Collection**

The Credit Union reserves the right to refuse any item submitted for deposit. We will, at the member's request, accept for collection certain items such as insurance drafts, checks drawn on foreign financial institutions, or checks with special instructions. This means that we will mail these checks directly to the paying financial institution for payment and upon receipt of payment, will credit your account. When these checks will be paid is strictly up to the discretion of the paying financial institution. There may be a fee assessed for this service.

### **How to Contact Us**

Call (707) 449-4000 or (800) 877-8328  
8:00 a.m. to 7:00 p.m. Monday through Friday  
9:00 a.m. to 5:00 p.m. on Saturdays, excluding holidays  
(Pacific Time)

You may also visit any Credit Union office or write us at the address below:

Travis Credit Union  
Attn: Member Service Center  
P.O. Box 2069  
Vacaville, CA 95696-2069