

# FUNDS AVAILABILITY



<p>REG CC / FUNDS AVAILABILITY - The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays and Federal holidays. If you make a deposit after we close or on a day we are not open, we will consider that the deposit was made on the next business day we are open.</p>	
<p>Same-Day Availability</p>	<p>Direct Deposit, U.S. Treasury checks that are payable to you, Wire transfers, Checks drawn on SUN CU, Cash, State &amp; local government checks payable to you, Cashier's, certified, and teller's checks that are payable to you. Federal Reserve Bank Checks, Federal Home Loan Bank checks and postal money orders payable to you. If you do not make your deposit in person to one of our employees, it will be available on the second business day after the day we receive the deposit</p>
<p>First Business Day after the day of your deposit</p>	<p>First \$275 from local checks          Example: Deposit \$700 check on Monday, \$275 available on Tuesday. The remaining \$425 available on Wednesday</p>
<p>Second business day after the day of your deposit</p>	<p>Remaining amount after the first \$275</p>
<p>Seven or more business days holds may apply if</p>	<p>We believe a check you deposit will not be paid          You deposit checks totaling more than \$6,725          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 failure of computer or communications equipment.</p>
<p>*If you deposit a local check, only \$275 total will be available the next business day after the deposit</p>	
<p>*Additional Holds will apply to New Accounts within the first 30 days of opening the account.          * The Funds Availability requirements of REG CC only apply to checking accounts. The requirements do not apply to deposits to share or share certificate accounts.</p>	