

## FUNDS AVAILABILITY POLICY

*The following applies to LCRA Credit Union Checking Accounts. LCRA Credit Union places holds on checks on a case-by-case basis. We may delay the availability of funds deposited into other accounts for longer periods. Please ask a member services representative if you should have a question about the availability of funds deposited into any of your accounts.*

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. However, the first \$200 of your deposits will be available on the first business day.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances: we believe a check you deposit will not be paid; 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 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. They will generally be available no later than the seventh business day after the day of your deposit.