



## **Pocatello Simplot Credit Union Funds Availability Policy**

It is the policy of the Pocatello Simplot Credit Union to make funds from your deposits available to you on the same business day we receive your deposit. You can withdraw the funds in cash and we will use the funds to pay checks you have written.

For determining availability of your deposits, every day is a business day except Saturdays, Sundays and holidays. We will consider a deposit as being made on a business day if it is made in person to one of our employees. Deposits made by mail will be available on the day we receive the deposit. Deposits made at our night deposit box will be considered deposited on the next business day we are open.

### **Longer Delays May Apply**

In some cases, we will not make all funds that you deposit by check available to you on the same business day of your deposit. Depending on the type of check deposited, funds may not be available until the "fifth" business day after the day of your deposit. However, the first \$200 of your deposit will be available on the day you make the deposit.

If you will need the funds from a deposit right away you should ask us when the funds would be available.

Funds you deposit by check may be delayed for a longer period if:

- We believe a check you deposited 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 within the last six months
- There is an emergency, such as failure of communications or computer equipment

We will notify you if your ability to withdraw funds is delayed by us for any of these reasons, and we will tell you when the funds will be available. Funds will generally be available no later than the "tenth" business day after the date of the deposit.