

WHITE RIVER CREDIT UNION FUNDS AVAILABILITY SCHEDULE

White River Credit Union's (WRCU) general policy is to make funds from a deposit available for withdrawal on the **first** day after the day it receives the deposit. However, funds from certain deposits may be available earlier or later. See **availability timeline below**. Once the funds are available, they may be withdrawn for cash or used to pay share drafts written and debit card transactions initiated.

Availability Timeline

<i>When a deposit is made by...</i>	<i>Deposited funds are available...</i>
Electronic Direct Deposit Wire Transfers Cash	The same business day
Check Deposit by Night Drop	The second business day after deposit but see "Longer Delays May Apply" below
Deposit by WRCU ATM by Cash	If the ATM deposit occurs on a business day by 2:00 PM, those funds will be available the next business day. If the ATM deposit occurs after 2:00 PM, or on a non-business day, funds will be available on the 2 nd business day following the transaction
Deposit by WRCU ATM by Check	If the ATM deposit occurs on a business day by 2:00 PM, those funds will usually be available the next business day. If the ATM transaction occurs after 2:00 PM, or on a non-business day, funds will usually be available on the 2 nd business day following the transaction. See "Longer Delays May Apply" below
Deposit by Falcon Network ATM	This is dependent upon the funds availability policy of the financial institution that owns or operates the ATM

What is a "Business Day?"

Our business days are Monday through Friday. ATM settlement occurs Monday through Friday only. **Holidays are not considered business days.**
Normal Business Days:

- Monday and Tuesday: 8:30 am – 4:30 pm, Rochester, Bethel and Randolph
- Wednesday: 9:30 am – 4:30 pm, Rochester, Bethel and Randolph
- Thursday: 8:30 am – 4:30 pm, Rochester and Bethel / 8:00 am – 5:00 pm, Randolph
- Friday: 8:30 am – 5:30 pm, Rochester and Bethel / 8:00 am – 5:30pm, Randolph

If you make a deposit at one of the WRCU offices **after** it closes for business for the day, or on a day WRCU is not open, WRCU will consider that the deposit was made on the next business day WRCU is open.

Longer Delays May Apply

Funds from check deposits may not be available according to the timeline described above. In these cases the first \$200.00 of the deposit will be available the next business day.

Funds from check deposits may be delayed for up to 5 additional business days if:

- We believe a deposited check will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one day.
- 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.

We will notify you if we delay your ability to withdraw funds, and we will tell you when the funds will be available.