

1. WHAT DEPOSITS ARE AVAILABLE IMMEDIATELY?

You may withdraw the entire amount of the following deposits made in the lobby on the **same business day** of your deposit:

- Cash;
- Wire transfers and pre-authorized electronic deposits (such as social security benefits, federal recurring payments, retirement benefits and payroll payments);
- Checks and share drafts drawn on New Hampshire Federal Credit Union, if payable to you;
- Member Payroll, Pension or Annuity checks.
- Other checks under \$225.

Other checks, such as United States, State, or Local Government checks; Cashier's, Teller's, Treasurer's or Official checks, Certified checks Money Orders, or Travelers checks will generally have next day availability.

2. HOW DO I KNOW WHEN MY OTHER

Other checks payable by or through the domestic offices of US banks and credit unions are available the **second business day** following the business day of deposit.

For example, if a check is deposited on Monday, the funds are available on the second business day, normally a Wednesday. If Monday or Tuesday is a holiday, funds will be available on Thursday.

3. WHAT ABOUT FOREIGN CHECKS?

Foreign checks will be sent for collection and will be available upon receipt of U.S. funds deposited to your account, less collection fees.

4. ARE THERE LONGER DELAYS?

Yes, we may delay your ability to withdraw funds deposited by check into your account until the 5th business day after your deposit under the following circumstances:

- If we believe a check you deposit will not be paid.
- If you deposit checks totaling more than \$5,525 on any one day.
- If you redeposit a check that has been returned unpaid.
- If you have overdrawn your account repeatedly in the last six months.
- If 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 5th business day after the day of your deposit.

5. CHECKS RETURNED UNPAID

Even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

6. 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:

Same Day Availability

Funds from deposits of cash, wire transfers, electronic direct deposits to your account, checks drawn on New Hampshire Federal Credit Union, and Payroll, Pension or Annuity checks will be available on the same business day of your deposit.

Next Day Availability

The **first \$5,525** of a day's total deposits of United States, State, or Local Government checks, Cashier's, Teller's, Treasurer's or Official, Checks, Certified checks, Money Orders or Travelers checks, will be available on the next business day following the date of deposit **if the checks are payable to you. The excess over \$5,525** will be available on the 9th business day after the day of deposit.

Funds from all other deposits will be available on the 9th business day following the day of deposit.

In emergency situations, all delays may be extended. We will notify you in writing if we delay funds availability for any reason, and we will tell you when the funds will be available.

Funds Availability

YOUR ABILITY TO WITHDRAW FUNDS: HOW THE DELAY IS DETERMINED

When your ability to withdraw funds is delayed, the length of the delay is counted in business days from the day of your deposit.

Every day is a business day except Saturday, Sunday, and federal holidays. The credit union business day is from 8:30 a.m. to 5:00 p.m.

Monday through Thursday and 8:30 a.m. to 6:00 p.m. on Friday.

If you make a deposit before 5:00 p.m. (or before 6:00 p.m. on Friday) we will consider that day to be the day of your deposit. However, if you make a deposit after 5:00 p.m. (or after 6:00 p.m. on Friday) or on a day we are not open, we will consider that the deposit was made on the next business day we are open.



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Deposit Type	When funds are available	When funds are available, if deposit is made on Monday
Cash, wire and electronic funds transfer credits, checks and drafts drawn on NHFCU, payable to the person presenting them, member payroll, pension or annuity checks, and checks and drafts under \$225.	The businessday of your deposit	Monday
If under \$5,525 and payable to the depositor: checks drawn on the US Treasury, US Postal Service money orders, checks drawn on the Federal Reserve Bank or Federal Home Loan Bank, checks drawn on state and local governments, Certified, Cashier' s, Teller' s, Treasurer' s and financial institution checks.	Next business day after the day of deposit	Tuesday
Other checks drawn in the US and not listed above	Second business day after the day of deposit	Wednesday
Longer delays: Large deposits, repeated overdrafts, redeposited checks, reason to doubt collectability	Fifth business day following the day of deposit	Friday
New Accounts (for the first 30 days)	Ninth business day following the day of deposit	Friday of the following week
Emergency Situation, such as failure of communication or computer equipment	Fifth business day after day of deposit	Friday

7. HOLDS ON OTHER FUNDS

CHECK CASHING

If we cash a check for you that is drawn on another bank or credit union, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

OTHER ACCOUNT

If we accept for deposit a check that is drawn on another bank or credit union, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

YOUR RESPONSIBILITY

When we delay your ability to withdraw funds on a deposit, you may not withdraw the funds in cash, and we will not pay checks you write on your account by using these funds.