



## Funds Availability Policy

Established Accounts	Type of Hold			
	Same-Day	Next-Day	Second-Day	Exception
<b>Deposit(s) of \$225 or less</b>				
Cash	♦			
U.S. Treasury checks	♦			
U.S. Postal Service Money Orders	♦			
Federal Reserve Bank/Federal Home Loan Bank checks	♦			
State and local government checks	♦			
Cashier's, certified, or teller's checks	♦			
Checks drawn on an account held by MAHPFCU	♦			
Electronic Funds Transfers (Wire/ACH)		♦		
Other Checks	♦			
<b>Deposit(s) of \$225-\$5,525</b>				
Cash		♦		
U.S. Treasury checks		♦		
U.S. Postal Service Money Orders		♦		
Federal Reserve Bank/Federal Home Loan Bank checks		♦		
State and local government checks		♦		
Cashier's, certified, or teller's checks		♦		
Checks drawn on an account held by MAHPFCU		♦		
Electronic Funds Transfers (Wire/ACH)		♦		
Other Checks			♦	
<b>Deposit(s) in excess of \$5,525</b>				
Cash		♦		
U.S. Treasury checks				♦
U.S. Postal Service Money Orders				♦
Federal Reserve Bank/Federal Home Loan Bank checks				♦
State and local government checks				♦
Cashier's, certified, or teller's checks				♦
Checks drawn on an account held by MAHPFCU		♦		
Electronic Funds Transfers (Wire/ACH)		♦		
Other Checks				♦
<b>Deposit(s) of any amount</b>				
Re-Deposited Checks				♦
Emergency Conditions				♦
Accounts with repeated overdrafts				♦
Accounts with evidence of check kiting				♦
Stale Dated Checks				♦
Improper Endorsements				♦
Notice of Dishonor received				♦

New Accounts	Type of Hold	
	Next-Day	New Account
<b>Deposit(s) of \$5,525 or less</b>		
Cash	♦	
U.S. Treasury checks	♦	
U.S. Postal Service Money Orders	♦	
Federal Reserve Bank/Federal Home Loan Bank checks	♦	
State and local government checks	♦	
Cashier's, certified, or teller's checks	♦	
Checks drawn on an account held by MAHPFCU	♦	
Electronic Funds Transfers (Wire/ACH)	♦	
Other Checks		♦
<b>Deposit(s) in excess of \$5,525</b>		
Cash	♦	
U.S. Treasury checks		♦
U.S. Postal Service Money Orders		♦
Federal Reserve Bank/Federal Home Loan Bank checks		♦
State and local government checks		♦
Cashier's, certified, or teller's checks		♦
Checks drawn on an account held by MAHPFCU	♦	
Electronic Funds Transfers (Wire/ACH)	♦	
Other Checks		♦

Deposits not subject to our Funds Availability Policy
Deposits made via Remote Deposit Capture
Deposits to non-transactional accounts
Checks drawn on a foreign institution

Hold Type	Definition
Same-Day	Available the banking day of deposit
Next-Day	Available by the first business day following the banking day of deposit
Second-Day	Available by the second business day following the banking day of deposit
Exception	Available by the seventh business day following the banking day of deposit
New Account	Available by the ninth business day following the banking day of deposit