

FUNDS AVAILABILITY POLICY

NOTICE: In accordance with Federal Regulation CC, we need to inform you of our policy regarding your rights to draw funds against deposits you have made to any transaction account at our institution. Our Funds Availability Policy is outlined below:

1st Liberty Federal Credit Union's policy is to make funds from your deposits available to you on the day of your deposit. At that time, you can withdraw the funds in cash or we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, **EXCEPT** Saturdays, Sundays and Federal holidays. If you make a deposit **BEFORE** the following times, at the following offices, on a business day that we are open, we will consider that day to be the day of your deposit:

Robert H. Scott Branch, 6200 3 rd Ave. N., Great Falls, MT	6:00 PM, MST
10 th Ave. South Branch, 505 10 th Ave. S., Great Falls, MT	6:00 PM, MST
Malmstrom AFB Branch, 228 75 th St. N., Bldg. 1082 MAFB, MT	5:00 PM, MST
Riverview Branch, 401 Smelter Ave. N.E., Great Falls, MT	6:00 PM, MST
Cut Bank Branch, 310 West Main St., Cut Bank, MT	5:00 PM, MST
Conrad Branch, 202 S. Main, Conrad, MT	5:00 PM, MST
Grand Forks Branch, 3197 S. 17 th St., Grand Forks, ND	6:00 PM, CST
Night Depository, Montana Branches	9:00 AM, MST
Night Depository, North Dakota Branch	9:00 AM, CST

However, if you make a deposit **AFTER** the above times or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you immediately. 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 day of your deposit.

If all funds from your deposit will not be made available immediately, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if this action is taken after you have left the premises, notification will be mailed to you by the first business day after we receive your deposit. In the event we have to mail you notification and overdraft charges are incurred at 1st Liberty Federal Credit Union, you may request a refund of the charges if the check is paid.

If a check that is drawn on another bank is accepted for deposit or cashed, we may delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. Funds in your other account would then not be available for withdrawal until the time periods that are described previously in this disclosure for the type of check that you deposited. If you will need the funds from a deposit right away, you should ask when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

1. We believe a check you deposit will not be paid.
2. You deposit check(s) totaling more than \$5,000 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last 6 months or it has been overdrawn by at least \$5,000 on two or more business days in the last 6 months.
5. An emergency condition exists, such as
 - a. An interruption of communications, computer or other equipment facilities
 - b. Suspension of payments by another financial institution,
 - c. War, or
 - d. Any other emergency conditions beyond the control of the Credit Union.

You will be notified if we delay your ability to withdraw funds for any of the above reasons and we will tell you when the funds will be available. The funds will generally be available no later than the **SEVENTH** business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new account holder, the following special rules may apply during the first 30 days your account is open.

Funds from wire transfers and electronic direct deposits to your account will be available on the day we receive the deposit.

Funds from the deposits of cash and the following checks will be available on the day of your deposit: certified, cashiers, tellers, travelers, Federal Home Loan Bank, Federal Reserve Bank, federal, state and local government checks and US Postal Service money orders. However, to qualify the checks and money orders must be payable to you.

Funds from all other check deposits will generally be available no later than the **TENTH** business day after the day of your deposit.