

# NJFCU FUNDS AVAILABILITY DISCLOSURE

Any funds held will have the first \$200 available the next business days.

Description of Deposit	When funds can be withdrawn by cash for check
Cash, certified checks, On-Us checks (checks drawn on an account held at NJFCU), direct deposits (payroll, ACH, EFTS payments), wire transfers, and Select Employee Group (SEG) payroll checks, all payable to you	<i>Immediate availability*</i>
Bank, Cashier's, Teller's or State & Local government checks, Treasury checks, U.S Postal Service Money Orders, Federal Reserve Bank checks, Federal Home Loan Bank checks, and the first \$200 of a day's deposits of all other checks payable to you	<i>The first business day after the deposit*</i>
All domestic US checks, standard money orders, insurance checks, brokerage checks & credit card checks for \$5,000 or less	<i>The second business day after the day of deposit*</i>
ATM Deposits made at an NJFCU (proprietary) machine	<i>The first \$200 of any deposit (cash or check) will be available on the day we receive the deposit</i>
	<i>The second business day after the day of deposit on all other cash and checks</i>
ATM deposits made at a non-NJFCU (nonproprietary) machine	<i>The first \$200 of any deposit (cash or check) will be available on the day we receive the deposit</i>
	<i>4 business days after the day of the deposit on all other cash and checks</i>
Check deposits totaling more than \$5,000 Re-deposited checks Accounts that are repeatedly over-drawn Checks where collectability is doubtful Emergency situations such as computer or communications failure Third party checks (double endorsed) NOTE: Third party checks will be accepted if, but not limited to: 1. Sufficient account balance to cover the amount of the check 2. Collectability of the check is unquestionable 3. All payees are present and appropriate identification is obtained	<i>Exception holds up to 9 business days after the day of the deposit</i>
* Exception holds for new membership deposits (within first 180 days): <u>Under</u> \$5,000 and payable to you: Cash, certified checks, On-Us checks (checks drawn on an account held at NJFCU), direct deposits (payroll, ACH, EFTS payment), wire transfers, and Select Employee Group (SEG) payroll checks, Bank, Cashier's, Teller's or State & Local government checks, Treasury Checks, U.S. Postal Service Money Orders, Federal Reserve Bank checks, Federal Home Loan Bank Checks	<i>The first business day after the day of the deposit</i>
All domestic US checks, standard money orders, insurance checks, brokerage checks & credit card checks	<i>7 business days after the day of the deposit</i>
<u>Over</u> \$5,000: Remainder of a day's check deposits	<i>Exception holds up to 9 business days after the day of the deposit</i>

If we accept a check for deposit that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability of a corresponding amount that you have on deposit in another account with us. Those funds would then not be available for withdrawal for the period of time described in this disclosure for that type of check.

Business days are defined as Monday through Friday with the exception of most federal holidays.

**MANAGEMENT RESERVES THE RIGHT TO HOLD CHECKS IN ANY OTHER MANNER PURSUANT TO FEDERAL AND STATE REGULATIONS.**



Rev: 05/2015