

REGULATION “ CC “DISCLOSURE

In order to comply with Regulation CC of the Expedited Funds Availability Act, You're Credit Union Is required to disclose the following:

1. Deposits made at the Credit Union office are available immediately upon receipt.

ATM / DEBIT CARD DEPOSITS

Deposit received

Funds available

Monday – Friday before 3:00 P.M.
Monday – Thursday after 3:00 P.M.
Friday after 3:00 P.M.

Next Business day (A.M.)
Second Business day (A.M.)
Tuesday (A.M.)

- a. One business day using an ATM begins at 3:00 P.M. and concludes the following business day at 3:00 P.M. Weekends, including three day holidays are considered one business day.
- b. Longer delays may apply if there is an emergency, such as a failure of communications or computer equipment.
- c. We reserve the right to verify items deposited at an ATM, however, you may withdraw against the amount deposited (up to a maximum of 25% or \$100.00, whichever is less.)

2. Interest Posting:

Share account and share draft account:
Interest is earned daily and posted monthly.