



**M-O Federal Credit Union's
Funds Availability Disclosure**

It is our general policy to allow you to withdraw funds deposited in your account immediately on the day of deposit. In some cases, we may delay your ability to withdraw funds beyond the fifth business day depending upon the type of check that you deposit.

For example:

- ★ **Repeated Overdrafter** – For accounts that are continually overdrawn
- ★ **Reasonable Cause to Doubt Collectability** – Based on the nature of the account and/or nature of the check
- ★ **Re-Deposited Items** – Checks that are being deposited for a second time
- ★ **Credit Card Checks** – All credit card check advances

All of the above examples can be held anywhere from 7 to 11 business days depending on the dollar amount and nature of the check.