



Effective: July 1, 2020

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 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.

Funds Availability Sections	Availability Amounts
All references in 229.10, 229.12, 229.13 to the first \$100, which was amended by Dodd-Frank to \$200	\$225
229.10(d)	\$5,525
229.12(d) Withdrawal amount for certain check deposits	\$450
229.13(a) New Accounts	\$5,525
229.13(b) Large Deposits	\$5,525
229.13(d) Repeated Overdrafts	\$5,525
229.21(a) Civil Liability Limits	\$1,100
	\$552,500