**Funds Availability Policy**

**Funds Availability Policy Disclosure**
This disclosure describes the member’s ability to withdraw funds at HRCU. The purpose of this policy is to make funds available to members as soon as possible after deposit. When we delay ability to withdraw funds from a deposit, funds may not be withdrawn in cash, and we will not be able to pay checks written on the account or payments authorized by the member using these funds. Even after the funds are withdrawn, the member is still responsible for checks deposited that are returned to HRCU unpaid and for any other problems involving the deposit.

For purposes of this disclosure, the terms “our,” “we” or “us” refer to Holy Rosary Credit Union.

**Determining availability of deposits**
When we delay ability to withdraw funds, the length of the delay is counted in business days from the day of the deposit according to the time frames below:

<table>
<thead>
<tr>
<th>Deposit is made using:</th>
<th>HRCU Office</th>
<th>Mobile and ATM Deposit</th>
<th>Shared Branch Service Center Location</th>
<th>Night Depository</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before the designated time, the deposit will be considered made on the same day; deposits received after this time will be considered to be made on the next business day.</td>
<td>At close of business of the branch office</td>
<td>8:00 PM</td>
<td>Deposits made after 3:00 PM may be posted on the next business day</td>
<td>8:00 AM</td>
</tr>
</tbody>
</table>

On a day when HRCU is not open, the day of deposit will be considered to be the next business day that HRCU is open.

**The following exceptions may apply:**
- A deposited check is returned unpaid.
- An account is overdrawn repeatedly within the last six months.
- HRCU is not confident the deposited check would be paid.
- There is an emergency, such as failure of computer or communication equipment.

**Special rule for new accounts**
For new members with an account open for 30 days or less, HRCU may limit the ability to withdraw funds deposited by check.

**Hold on other funds**
If a check drawn on another institution is cashed, HRCU may withhold the availability of a corresponding amount of funds that are already in the account or delay availability to withdraw a corresponding amount of funds that are on deposit in another account with HRCU. This is in accordance with the same availability guidelines appearing in the schedule within this disclosure.

**Hold notification**
HRCU will provide it’s members with a notice detailing when funds will become available. For mobile deposit users, please refer to the message found within the mobile application.

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