



DeposZip Funds Availability Policy

The following is an availability schedule associated with deposits made to your TCU account through the DeposZip program. The date on which you may withdraw funds is counted in business days from the day of deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. Deposits made after 3 pm will be considered to be made on the following business day. Local and non-local refer to the location of a check's paying institution relative to the location where you deposit the check. Local means both are within the same Federal Reserve district. For TCU's complete Funds Availability Policy, please see TCU's Terms and Conditions.

Description of Deposit	When Funds Are Available
▪ Local checks	The second business day after the day of deposit.
▪ Non-local checks	The second business day after the day of deposit.

LONGER DELAYS MAY APPLY

Funds you deposited by check may be delayed for a longer period under the following circumstances:

- The item is deposited within 30 calendar days of the opening a transaction account with TCU.
- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as a failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of deposit.