

# FUNDS AVAILABILITY POLICY



Description of Deposit	When funds can be withdrawn by cash or check
Direct deposits	The day we receive the deposit.
Cash, wire transfers, electronic direct deposits, cashier's, certified, teller's or government checks, checks drawn on this institution, and the first \$225 of a day's deposits of other checks.	The first business day after the day of the deposit.
All other checks	The second business day after the day of the deposit.