



Check Hold Policy

Next Day Availability:

U.S. Treasury Checks, U.S. Postal Service Money Orders, Cashier's Checks, Certified Checks, State & Local Government Checks, PCC Payroll Checks and Federal Reserve Bank Checks deposited in person to a Credit Union representative into an account held by a payee of the check.

The First \$225 of any deposit (except non-proprietary ATM deposits)

Second Business Day Availability:

Personal (Local, Out-of-State), Two-Party Checks, Payroll Checks (Other than PCC Payroll)

Longer Delays May Apply For These Exceptions:

New Accounts – Accounts opened fewer than 30 days

Large Deposits – Deposit amounts over \$5,525 in any one business day will be available by the ninth business day.

Redeposited Checks – Deposit will be available by the seventh business day.

Overdrawn Accounts – Deposit will be available by the seventh business day.

Reasonable Cause to Doubt Collectibility – Deposit will be available by the seventh business day.

Emergency Conditions – Such as a serious computer problem, failure of communications, or severe weather conditions.

ATM Deposits:

Deposits made at Credit Union owned ATMs will be available on the second business day following the deposit.

Deposits made at nonproprietary ATMs will be available on the fifth business day.