

Consumer Funds Availability

DISCLOSURE OF ACCOUNT TERMS

This Disclosure describes your ability to withdraw funds from any account at Service CU.

General Policy

We may delay the availability of funds from certain types of cash and check deposits. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid, and for any other problems involving your deposit.

Determining the Availability of a Deposit

When we delay the availability of a deposit, the length of the delay is determined by counting the business days from the day of your deposit. Every day is a business day except Saturdays, Sundays and federal holidays. If you make a deposit before our close of business on a business day that we are open, we will consider that day to be the day of your deposit. For deposits via Online Deposit we will credit your account within one business day of submission. The length of the delay varies depending on the type of deposit and is explained below.

Same-Day Availability

Funds from the following deposits will be available on the same day that we receive the deposit:

- Electronic direct deposits;
- U.S. Treasury checks that are payable to you;
- Wire transfers; or,
- Checks drawn on Service CU.
- Same-Day Availability for Certain Deposits Made in Person

Funds from the following deposits are available on the same day that we receive your deposit, if you make the deposit in person to one of our employees:

- Cash;
- State and local government checks that are payable to you;
- Cashier's, certified, traveler's, and teller's checks that are payable to you; or,
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available by the second business day after the day we receive your deposit.

Cut-Off Times for Same Day Deposits

Your deposit will be considered as same day if we received your deposit before the cut-off times as described below.

Where deposit is made:	Cut-off Time*
Service CU Branch	Close of Business
Online Deposit	4:30 p.m. (ET)
Night Depository	8:00 a.m. (local time)

*Time may vary due to closures for holidays and inclement weather.

Availability of Other Check Deposits Made at U.S. Branch Locations, ATMs, Shared Branching Locations, and Online Deposit

The first \$750 from a deposit of other checks (e.g. personal checks, business checks and payroll checks) will be available on the same day that we receive your deposit. The remaining funds will be available by the second business day after the date of your deposit. For example, if you deposit a check of \$1,000 on a Monday, \$750 of the deposit will be available on Monday. The remaining \$250 will be available by Wednesday. Funds from deposits of U.S. Treasury checks will be available on the first business day following the day of your deposit made at an ATM, Shared Branching location or Online Deposit. Funds from all other deposits will be available by the second business day after the date of your deposit. All ATMs that we own or operate are identified as our machines.

Special Rules for New Accounts

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the same business day that we receive your deposit and the deposit meets certain conditions.

For example, the checks must be payable to you. The first \$750.00 from a deposit of all other checks will be available on the same business day that we receive your deposit, and all remaining funds from a deposit of other checks will be available on the fifth business day after the date of your deposit.

If your deposit of cashier's, certified, teller's, traveler's, and federal (other than a U.S. Treasury check), state, and local government checks is not made in person to one of our employees, \$750 will be available on the same business day that we receive your deposit and the next \$6,750 will be available the second business day after the day of your deposit. Any amounts over \$7,500 will be available the fifth business day after the day of your deposit. A deposit of all other checks not made in person to one of our employees will have the first \$750 available on the same business day that we receive your deposit, and all remaining funds will be available on the fifth business day after the date of your deposit. When a U.S. Treasury check is deposited at an ATM, funds will be made available the next business day after the day of your deposit.

Longer Delays May Apply

- We may delay your ability to withdraw funds deposited by check into your account an additional number of days for any of these reasons:
- We believe a check you deposit will not be paid;
- You deposit checks totaling more than \$7,500 on any one (1) day;
- You deposit a check that has been returned unpaid

- You have overdrawn your account repeatedly in the last six (6) months; or,
- There is an emergency, such as 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 fifth business day after the day of your deposit.

Foreign Checks

Foreign Checks payable in U.S. Dollars. All U.S. dollar checks drawn on foreign banks shall be held for a minimum of fifteen (15) business days, or as determined by the branch office manager.

DAILY WITHDRAWAL LIMITS

Transactions	Daily Limits
Automated Teller Machine(ATM) withdrawals	Account Balance up to \$1,000
Point of Sale (POS) PIN/Signature based	Account Balance**
V PAY Card (Euro Cash Card)-Point of Sale (POS)	€1,000 (weekly limit)**
Branch Office withdrawal - U.S. Dollars	\$5,000
Branch Office withdrawal - Euro	€3,000 (overseas only)

*Stricter limits may apply if card system is temporarily down. **Account balance includes Courtesy Pay if qualified and opted in. Refer to your V PAY Card Account Agreement and Disclosure Statement for additional disclosures.