

JERSEY CENTRAL FCU

FUNDS AVAILABILITY POLICY DISCLOSURE

Description of Deposit	When Funds Can Be Withdrawn by Cash or Share Draft
Cash Electronic Payments (a wire transfer or ACH credit including preauthorized credits such as payroll and Social Security) Checks drawn on JCFCU US Treasury checks payable to the member US Postal Money Orders payable to the member State and local government checks payable to the member Cashier's, certified or teller checks payable to the member up to \$5,000 Checks drawn on the Federal Home Loan Bank or the Federal Reserve payable to the member up to \$5,000	Day of Deposit
Checks not included in one of the categories up to \$5,000 (extended holds apply for the balance over \$5,000 – see below)	\$200 available next business day and the remainder on the second business day
Checks over \$5,000	First \$5,000 will be available according to type of item presented above Remainder over \$5,000 will be available on the 5th business day after deposit
Deposits made at ATMs not owned or affiliated with JCFCU	5th Business Day after deposit
New Account Deposits (accounts open for less than 31 days)	5th Business Day after deposit for first 30 days
Extended Holds: Redeposited Checks-returned unpaid once already Repeated Overdrafts-overdrawn 6 or more banking days in 6 months or overdrawn greater than \$5,000 on 2 or more banking days in 6 months Reasonable Cause to Doubt Collectability Emergency Conditions (computer failure, severe weather)	7th business day after deposit.