



Funds Availability Disclosure

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Our policy is to make funds from your cash and check deposits available to you on the day we receive your deposit. Electronic direct deposits will also be available on the day we receive the deposit. Once the funds are made available, you can withdraw the funds in cash, and we will use the funds to pay checks. Cash and check deposits made by 8:00 am will be available to pay electronic ACH items.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5:30 pm on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5:30 pm on a weekday or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of your deposit. The first **\$225** of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the same business day as the day of your deposit, we will notify you in writing at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- 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 failure of computer or communications equipment.
- You deposit checks to a New Membership/New Account

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 seventh business day after the day of your deposit.

Special Rules for New Accounts

If you are a new member, the following special rules will apply during the first 30 days your account is open. 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, cashier's, certified, teller's, traveler's, and federal, state and local government checks will also be available on the day we receive your deposit. Funds from all other checks will be made available by the 7th business day following the date of deposit.