

## Convenient Locations

Brockport Walmart Supercenter  
Canandaigua  
Geneva Walmart Supercenter  
Henrietta Walmart Supercenter  
Irondequoit  
Macedon  
Newark  
Sodus  
Webster

**Telephone**  
800-724-9282

**Website**  
reliantcu.com

**Email**  
reliant@reliantcu.com

**Mailing Address**  
PO Box 40, Sodus, NY 14551

# FUNDS AVAILABILITY DISCLOSURE

*Important information for our  
members about deposits, check  
holds, and withdrawal capabilities.*

**reliant**<sup>7</sup>  
COMMUNITY FEDERAL CREDIT UNION

This credit union is federally insured by the  
National Credit Union Administration.

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## **Your Ability To Withdraw Funds At Reliant Community Federal Credit Union (referred to as “Reliant,” and “Reliant Credit Union”) – All Office Locations**

As a general rule, Reliant will make funds from your cash and check deposits available to you the same day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

### **Determining The Availability Of A Deposit**

Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit directly to one of our employees during business hours, we will consider that day to be the day of your deposit. However, if you make a deposit after business hours, or on a day we are not open, we will consider that the deposit was made on the next business day.

### **Delays May Apply**

In some cases, we will not make all the funds that you deposit by check available to you the same day of your deposit. Depending on the type of check that you deposit, the funds will generally be available no later than the second business day after the day of your deposit. However, the first \$225 of your deposits will be available on the first business day following the deposit.

If we are not going to make all of the funds from your deposit available on the same day, we will notify you at the time you make the 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 first business day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds would 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 clear.
- You deposit checks totaling more than \$5,525 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 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 seventh business day after the day of your deposit.

## **Special Rules For New Accounts**

If you are a new member, the following special rules may apply during the first 30 days your account is open:

- Funds from electronic direct deposits to your account will be available the day we receive the deposit.
- Funds from deposits of cash, wire transfers, and the first \$5,525 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state, and local government checks will be available on the same day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you.
- If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 may not be available until the second business day after the day of your deposit. The excess over \$5,525, and funds from all other check deposits, will be available no later than the seventh business day after the day of your deposit.

### **Deposits Made Using Your Visa Debit Card**

Our policy is to make funds from your deposits at Automated Teller Machines (ATMs) available to you the day of your deposit. In some cases, we may not make all of the funds available to you on the same day of your deposit. See the sections on “Delays May Apply” and “Special Rules For New Accounts.”

### **Return Items**

If a check that you deposit is returned unpaid at any time for any reason, Reliant will charge your account for that amount. If the balance in your account is not sufficient to reimburse the credit union for the entire amount, you will be obligated to pay the difference to Reliant. We may also charge you a returned check fee as indicated in our fee schedule.

### **Endorsements**

Federal law and regulation require that endorsements be placed on the back of all checks according to Federal Reserve specifications. The space in the center of the reverse side of the check is reserved for use by financial institutions and may not bear any stamps, legend, writing, or other mark. In the event you present or deposit a check to your account with Reliant that does not comply with these requirements, we can not guarantee the proper processing of the check. Reliant, therefore, will not be liable to you for late returns on any check presented or deposited by you which, at the time we receive it, is not in compliance with applicable state or federal law or regulation.

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