

This disclosure describes your ability to withdraw funds at the Aloha Pacific Federal Credit Union.

General Policy – Our policy is to make funds from your deposits available to you on the same business day that we receive your deposit. 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 close of business on a business day that we are open, we will consider that day to be the day of your deposit.

Reservation of Right To Hold – In some cases, we will not make all of the funds that you deposit by check or draft available to you on the same business day that we receive your deposit. Depending on the type of check or draft that you deposit, funds may not be available until the second or third business day after the day of your deposit. However, the first \$100.00 of your aggregate deposit will be available on the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you 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 next business day after we receive your deposit.

Holds On Other Funds – If we cash a check or draft for you that is drawn on another financial institution, we may place a hold on the funds in your account in the amount of the cashed check. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this policy for the type of check that is deposited.

Longer Delays May Apply – We may delay your ability to withdraw funds deposited by check or draft into your account an additional number of days for these reasons:

- We believe a check or draft you deposit will not be paid.
- *You deposit checks or drafts totaling more than \$5,000 on any one day.
- You deposit a check or draft 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.

**The first \$100 may be available on the business day of your deposit.*

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 eighth 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 thirty days your checking account is open.

- Funds from a deposit by check may be delayed for a longer period and the first \$100 may not be available on the business day of deposit.
- Funds from electronic direct deposits to the account will be available on the day we receive the deposit.
- Funds from a deposit of cash, wire transfers and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, U.S. Postal Money Orders, and federal, Hawaii state and local government checks will be available on the day of deposit if the deposit meets certain conditions. For example, the checks or drafts must be payable to you. The excess over \$5,000 will be available on the ninth business day after the day of deposit. Funds from all other check or draft deposits may be available on the eighth business day after the day of deposit.

Special Rules For ATM Deposits – ATM deposits are subject to the following provisions.

- Generally, deposits made at an ATM are verified and credited to your account by the next business day. In cases where deposits are not picked up daily, the deposits will be verified and credited to your account by the next day following deposit pick up.
- Check or Draft deposits at the ATM will be subject to the check holds as stated above for other check deposits.
- For hold purposes, the day we verify the deposit is considered the day of the deposit.