


Reg CC Funds Availability Schedule

 PALCO Federal Credit Union	Standard Availability	New Account Exception Hold (Account open <30 days)	Large Deposit Exception Hold	Re-deposited Check Exception Hold	Repeated Overdrafts Exception Hold	Reason to Doubt Collectibility Exception Hold	Emergency Conditions Exception Hold
Cash or Electronic deposits	No later than next business day after day of deposit	No later than next business day after day of deposit	No later than next business day after day of deposit	N/A	No later than next business day after day of deposit	No later than next business day after day of deposit	May be held until a reasonable period of time after emergency has passed
Cash not deposited in person	No later than 2nd business day after day of deposit	No later than next business day after day of deposit	No later than next business day after day of deposit	N/A	No later than next business day after day of deposit	No later than next business day after day of deposit	May be held until a reasonable period of time after emergency has passed
US Treasury Checks, US Postal Money Orders, Federal Reserve Checks, Federal Home Loan Bank Checks, PA State or local government checks, Cashier's Certified or Teller's Checks and on-us checks	No later than next business day after day of deposit *If not made in person the funds must be available no later than the 2nd business day after the day of deposit	Standard Availability on amounts up to \$5,000 - Amounts >\$5,000 must be available no later than 9th business day after day of deposit *If not made in person amounts up to \$5,000 must be available no later than the 2nd business day after the day of deposit	Standard Availability on amounts up to \$5,000 - No later than 7th business day after day of deposit on amounts >\$5,000	If returned for lack of endorsement or postdated and that is corrected - no hold For any other reason - no later than 7th business day after day of deposit	No later than 7th business day after day of deposit	No later than 7th business day after day of deposit	May be held until a reasonable period of time after emergency has passed
All other Checks	1st \$200 no later than next business day after the day of deposit and the balance no later than 2nd business day after day of deposit	No later than 9th business day after day of deposit	Standard Availability on amounts up to \$5,000 - No later than 7th business day after day of deposit on amounts >\$5,000	If returned for lack of endorsement or postdated and that is corrected - no hold For any other reason - no later than 7th business day after day of deposit	No later than 7th business day after day of deposit	No later than 7th business day after day of deposit	May be held until a reasonable period of time after emergency has passed

PALCO ATM deposits - no later than the 2nd business day after the day of deposit. Non - PALCO ATM deposits - no later than the 5th business day after the day of deposit. * "Business Day" means any calendar day other than Saturday or Sunday or Federally observed holidays. All "Exception Holds" require member notification at time of deposit (or in the mail within 24 hours of deposit)**