

FUNDS AVAILABILITY QUICK REFERENCE GUIDE

	CHECK TYPES	
DIRECTIONS	NEXT-DAY	OTHER CHECKS
Find the CHECK you have to the RIGHT , in blue, then find the HOLD you want to place BELOW , in yellow. Where the two come together , in green (below and to the right), you will find the MAXIMUM TIME YOU CAN HOLD , per Reg. CC.	These instruments are sometimes referred to as “Non-Hold” items. Generally, they are guaranteed funds, government checks, or cash, ACH, or wires. While exception holds can sometimes be placed on some of these items, you can never place any Reg. CC hold on cash, ACH, or wires.	All other checks that are not next-day items.
Case-by-Case holds (in light green) are for no specific reason.	THE NEXT DAY ITEMS ARE: Cash ACH Wires Cashier’s Checks Official Checks Certified Checks On Us Checks U.S. Treasury Checks U.S. Postal Money Orders Federal Reserve Bank Checks Federal Home Loan Bank Chks. (Your) State or Local Gov. Chks.	
Exception holds (in dark green) have a specific reason.		
Don’t forget to give the customer the Notice of Delayed Availability. Instructions are found in the Funds Availability Procedures.		
HOLD TYPES	WHEN TO MAKE THE FUNDS AVAILABLE	
CASE-BY-CASE	Next business day.	\$100 Next business day. The rest on the 2nd business day.
REPEATED OVERDRAFT REDEPOSITED ITEM EMERGENCY CONDITION REASONABLE CAUSE	On Us 2nd business day. Other next-day items 7th business day.	7th business day. (No \$100 Next business day.)
LARGE DEPOSITS	First \$5,000 Next business day. Then; On Us 2nd business day. Other next-day items 7th business day.	\$100 Next business day. Next \$4,900 2nd business day. The rest on the 7th business day.
NEW ACCOUNT	First \$5,000 Next business day. The rest on the 9th business day. <i>(Include traveler’s checks as next-day items, but not On Us checks.)</i>	11th business day. (No \$100 Next business day.)

* In some cases, a next-day item can become an “other check”. **If a next-day check is deposited into an account held by someone other than the payee of the check**, it will follow the same availability schedule as other checks. **If a next-day item is deposited at the Night Drop or at an ATM**, (except for U. S. Treasury checks, On Us checks, and cash), it will follow the same availability schedule as other checks.