

Types of Deposited Items	Deposited In a Payee's Account				Deposited in Foreign ATM
	Yes (i.e., check payable to Mbr/Acct Hldr)		No (i.e., check not payable to Mbr/Acct Hldr)		
	In Person	Not in Person	In Person	Not in Person	
Cash	Next Day Avail.	2 Day	NA, follow holds to the left		5 day*

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	Yes (i.e., check payable to Mbr/Acct Hldr)		No (i.e., check not payable to Mbr/Acct Hldr)		
	In Person	Not in Person	In Person	Not in Person	
Electronic Deposits - Wire	Next Day Availability		NA, follow holds to the left		NA
Electronic Deposits - ACH	SAME Day actually received		NA, follow holds to the left		NA

Types of Deposited Items	Deposited In a Payee's Account				Deposited in Foreign ATM
	Yes (i.e., check payable to Mbr/Acct Hldr)		No (i.e., check not payable to Mbr/Acct Hldr)		
	In Person	Not in Person	In Person	Not in Person	
On Us < \$5525	Next Day Availability up to \$5525				5 day*
New Account	\$0 Next Day, No Maximum hold				No Max
Large Deposit > \$5525	On amounts up to \$5525, Next Day Availability Only on amounts >\$5525, 2 day				5 day up to \$5525 11 day > \$5525
Redeposited Items (A)	\$0 Next Day, 2 day				11 day
Repeat Overdraft Acct (B)					
Reasonable Cause					
Emergency Condition**	\$0 Next Day, No Limit				

Types of Deposited Items	Deposited In a Payee's Account				Deposited in Foreign ATM
	Yes (i.e., check payable to Mbr/Acct Hldr)		No (i.e., check not payable to Mbr/Acct Hldr)		
	In Person	Not in Person	In Person	Not in Person	
Regular Checks < \$5525	Next day \$225, 2nd day \$450 cash by 5PM, 3rd day remainder up to \$5525.				5 day*
New Account	\$0 Next Day, No Maximum hold				No Max
Large Deposit > \$5525	On amts up to \$5525, Next day \$225, 2nd day \$450 cash by 5PM, 3rd day remainder to \$5525. Only on amounts >\$5525, 7 day				5 day up to \$5525 11 day > \$5525
Redeposited Items (A)	\$0 Next Day, 7 day				11 day
Repeat Overdraft Acct (B)					
Reasonable Cause					
Emergency Condition**	\$0 Next Day, No Limit				

Types of Deposited Items	Deposited In a Payee's Account				Deposited in Foreign ATM
	Yes (i.e., check payable to Mbr/Acct Hldr)		No (i.e., check not payable to Mbr/Acct Hldr)		
	In Person	Not in Person	In Person	Not in Person	
US Treasury Checks < \$5525 RTTN begins with "0000"	Next Day Avail. up to \$5525		Next Day \$225, 2nd day \$450 cash by 5pm, 3rd day remainder up to \$5525		5 day*
New Account	Next Day up to \$5525, 9 day on amounts > \$5525		0\$ Next day No Max hold		No Max
Large Deposit > \$5525	On amounts up to \$5525, Next Day Avail.		Next Day \$225, 2nd day \$450 cash by 5pm, 3rd day remainder up to \$5525		5 day up to \$5525 11 day > \$5525
Redeposited Items (A)	\$0 Next Day, 7 day				11 day
Repeat Overdraft Acct (B)					
Reasonable Cause					
Emergency Condition**	\$0 Next Day, No Limit				

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	Yes (i.e., check payable to Mbr/Acct Hldr)		No (i.e., check not payable to Mbr/Acct Hldr)		
	In Person	Not in Person	In Person	Not in Person	
US Postal Money Orders Max Domestic = \$1000 Max Foreign = \$700 Gov't (state or local) FRB or FHLB Cashiers, Teller, Certified	Next Day Avail. up to \$5525	\$225 Next Day, 2 day on remainder up to \$5525	Next Day \$225, 2nd day \$450 cash by 5pm, 3rd day remainder up to \$5525		5 day*
New Account	Next day up to \$5525	\$0 Next Day 2 day up to \$5525 9 day on amt > \$5525	0\$ Next day No Max hold		No Max

Large Deposit > \$5525	Next Day up to \$5525	\$225 Nex Day, 2 day on rest up to \$5525	Next Day \$225, 2nd day \$450 cash by 5pm, 3rd day remainder up to \$5525	5 day up to \$5525
	Only on amounts >\$5525, 7 day			11 day > \$5525
Redeposited Items (A)	\$0 Next Day, 7 day			11 day
Repeat Overdraft Acct (B)				
Reasonable Cause	\$0 Next Day, No Limit			
Emergency Condition**				

*Note that 229.12(d) allows hold on Foreign ATM deposits to be extended by 1 day beyond the 5 if \$450 cash available by 5PM on 5th day.

** Emergency condition = interruption of communication, computer, weather delay, or other conditions beyond our control.

(A) Repeated Items - exception does not apply if the check is corrected for missing endorsement or post dated check now good

(B) Repeated Overdraft Account = in the past 6 mo's the account was negative 6 days or had a negative balance of at least \$5525 two days

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