FUNDS AVAILABILITY QUICK REFERENCE GUIDE

	CHECK TYPES	
DIRECTIONS	NEXT-DAY	OTHER CHECKS
Find the <u>CHECK</u> you have to the <u>RIGHT</u> , in blue, then find the <u>HOLD</u> you want to place <u>BELOW</u> , in yellow. <u>Where the</u> <u>two come together</u> , in green (below and to the right), you will <u>find the MAXIMUM TIME</u> <u>YOU CAN HOLD</u> , 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 <u>never place any Reg. CC</u> <u>hold on cash, ACH, or wires.</u>	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	
Exception holds (in dark green) have a specific reason.	Wires Cashier's Checks Official Checks Certified Checks	
Don't forget to give the customer the Notice of Delayed Availability. Instructions are found in the Funds Availability Procedures.	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.	
HOLD TYPES	WHEN TO MAKE THE FUNDS AVAILABLE	
CASE-BY-CASE	<u>Next</u> business day.	\$200 <u>Next</u> business day. The rest on the <u>2nd</u> business day.
REPEATED OVERDRAFT REDEPOSITED ITEM EMERGENCY CONDITION REASONABLE CAUSE	On Us <u>2nd</u> business day. Other next-day items <u>7th business day</u> .	<u>7th</u> business day. (<u>No</u> \$200 Next business day.)
LARGE DEPOSITS	First \$5,000 <u>Next</u> business day. Then; On Us <u>2nd</u> business day. Other next-day items <u>7th business day</u> .	\$200 <u>Next</u> business day. Next \$4,800 <u>2nd</u> business day. The rest on the <u>7th</u> business day.
NEW ACCOUNT	First \$5,000 <u>Next</u> business day. The rest on the <u>9th</u> business day. (Include traveler's checks as next-day items, but not On Us checks.)	<u>Nth</u> business day (no regulatory maximum, but number of days must be disclosed in account disclosures). (<u>No</u> \$200 Next business day.)

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