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| **TYPE OF DEPOSIT** | **FUNDS AVAILABILITY**(A business day is every day except Saturdays, Sundays, and Federal holidays) |
| **Cash, Electronic Payments, US Treasury Checks, Wire Transfers, Cashier Checks, Certified Checks, Checks drawn on PTOFCU, Personal and Business checks for $275 or less** | Same Day  |
| **\*Personal and Business checks over $275** **PTOFCU Mobile app checks deposit** | First, $275 is available on the next Business Day. The remainder is available on the Second Business Day. Under certain circumstances, we may delay the availability of your funds longer, up to the Seventh Business Day after the day of deposit. If we decide to delay your funds' availability, we will notify you at the time of your in-person deposit or as soon as possible for other deposits. |
|  **Deposit at PTOFCU ATMs**If you make a deposit to a PTOFCU ATM before 8:30 a.m. Local time on a business day that we are open, we will consider that day to be the day of your deposit.A deposit after 8:30 a.m. will be considered deposited on the next business day. All ATMs that we own are identified as Patent & Trademark Office Federal Credit Union or PTOFCU. | The first $275 of the check and all cash will be available on the next Business Day. If the deposit is a US Treasury Check, the entire amount will be available on the next Business Day. For all other checks, the remainder will be available on the Second Business Day. |
| **Longer Delays May Apply if:*** We believe the check you deposited will not be paid
* You deposit a check totaling more than $6,725 on any one-day
* You redeposit a check that has been returned unpaid
* You have overdrawn your account repeatedly in the last six months
* There is an emergency, such as a natural disaster or failure of communications equipment.

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 (generally not later than the seventh business day after the day of deposit).**Holds on Other Funds:**If we cash a check for you that is drawn from another financial institution, we may withhold the availability of the corresponding amount of funds already in your account. Those funds will be available at the same time as funds from the check we cashed would have been available if you had deposited it.**Special Rules for New Accounts:** If you are opening a new account, the following special rules will apply during the first 30 days your account is open. Funds from electronic deposits, cash, and wire transfers will be available on the day we receive the deposit. If you deposit cashiers, certified travelers, federal, state, or local government checks, the first $6,725 of that deposit will be available on the business day following the day of your deposit. Any amount in excess of $6,725 will be available on the ninth business day after the deposit. Checks must be made payable to you or those names as joint owners of the account.* Funds from all other check deposits will be available on the seventh business day after the day of your deposit.
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Edited 6/12/2025