

LEGACY CREDIT UNION

FUNDS AVAILABILITY DISCLOSURE

Determining the Availability of a Deposit:

The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays.

Same-Day Availability:

Funds from the following sources will be available on the same day we receive the deposit.

- Cash Deposits
- U.S. Treasury checks payable to you
- State and local government checks payable to you
- Cashier's checks payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks payable to you
- Postal Money Orders payable to you
- On-us checks

Direct Deposit and Wire Transfers:

Funds will be available on the opening of business on the settlement date.

Right to Hold:

On a case-by-case basis, and depending on the situation, the credit union may decide to delay the availability of deposited funds until the start of the third business day after the deposit (2 business day hold). If we are not going to make all of the funds from your deposit available we will notify you at the time of your deposit. We will also tell you when the funds will be available.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described in this disclosure.

In certain circumstances, and depending on the situation, the credit union may extend the hold period an additional five business days in addition to the case-by-case hold period, for a total of seven business days (funds available at the start of business on the eighth day). These exception holds may be imposed solely at the discretion of the credit union. Exception holds may be imposed for any one of the following reasons (including other reasons determined at the credit union's discretion):

- We believe a check you deposited will not be paid
- You deposited checks totaling more than \$5,000 on any one day
- You deposited a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- The account is a "New Account" with insufficient prior history
- The credit union is having data processing issues causing posting delays

Minimum withdrawals may be allowed with no waiting period under the credit union's discretion.