

Effective July 21, 2011, our Funds Availability Policy changed.

Generally, the length of delay varies depending on the type of items deposited as explained below:

Type of Deposit

**Electronic Payments: Wire Transfers,
Federal Direct Deposits**

Availability

Same day availability

**Cash, Government, Cashier's, certified or Tellers
Check; Checks drawn on us; U.S. Postal Money
Orders; the first \$200 of a day's total deposit of
other checks.**

**The first business day after the day of deposit if the
deposit is made in person; or the business day the
deposit is received, if the deposit is mailed.**

All other Checks

The second business day after the day of deposit.

Longer delays may apply in special circumstances. We will notify you if your funds will be delayed.