



## Funds Availability

Effective July 1, 2025

### IMMEDIATELY AVAILABLE ITEMS

- Wires, Transfers and Automated Clearing House (ACH)
- Federal Reserve Bank Checks
- Federal Home Loan Bank Checks
- State and Local Government Checks
- Electronic Payments
- Cash
- Certified Checks
- Partner Colorado Checks
- Cashier's Checks
- Payroll Checks
- U.S. Postal Money Orders
- U.S. Treasury Checks

#### Time Frame Availability

- Up to \$6,725—Immediately available
- Excess of \$6,725—Subject to large deposit hold

**Note:** Payroll checks must be clearly recognizable as payroll checks. Checks claiming to be payroll checks may still be placed on hold. All checks must be payable to you. Longer holds may apply in all cases. Refer to disclosure booklet for more information.

### LARGE DEPOSIT HOLD

For all aggregate deposits in excess of \$6,725 per day.

#### Time Frame Availability

Available on the **fourth business day** following the banking day on which funds are deposited.

### REMOTE DEPOSIT & ATM HOLD

**Remote Deposit**—Individual hold limits applied to remote deposited checks are based on the member relationship. Up to \$1,000 may be available immediately, however, longer holds may apply.

**ATM Deposit**—Proprietary ATM deposits of \$275 or more are subject to a two-business-day hold. Large deposit hold terms will apply. Longer holds may apply to all deposits made at non-proprietary ATMs.

### NEW ACCOUNT HOLD

The following holds apply to deposits made within thirty days of the new account opening date.

#### Immediately Available Items (see top left column)

- Up to \$6,725—Immediately available; remainder falls under large deposit hold

#### Other Items (see section above)

- First \$275—Immediately available
- Excess of \$275—Available on the ninth business day following the banking day on which funds are deposited

### OTHER ITEMS

#### Personal Checks:

Checks payable to yourself or to Partner Colorado Credit Union from yourself.

#### Second Party Checks:

Checks payable directly to you from another person/entity (e.g., family member checks, mutual fund checks, etc.).

#### Business Checks:

Recognizable, formal business checks payable to you (e.g., rebate check from insurance company, refund check from store, etc.).

#### Time Frame Availability

- First \$275—Immediately available
- Up to \$6,725—Available on the second business day following the banking day on which funds are deposited
- Excess of \$6,725—Subject to large deposit hold

**Note:** As a policy, third-party checks and temporary checks are NOT accepted on any account.