



## Funds Availability Disclosure

Nymeo Federal Credit Union ("Nymeo") has developed and implemented this Funds Availability Disclosure in compliance with Regulation CC, as detailed below.

### 1. Business Days and General Rules.

For determining the availability of your deposits, every day is a business day, except Saturdays (even though some branch locations are open on Saturdays), Sundays, and federal holidays. If you make a deposit in person at a branch location we will consider that day to be the day of your deposit. However, if you make a deposit on a Saturday at a branch location, we will consider the deposit to be made on the next business day that we are open for normal business.

Regulation CC applies only to transaction accounts such as checking accounts. Non-transaction accounts, such as regular share accounts, savings accounts, CD accounts, IRA accounts, and investment accounts, and other accounts which are not considered to be transaction accounts, are subject to reasonable holds on deposits to the extent permitted by law. These accounts generally are subject to a hold where funds are available on the second or fifth business day following deposit.

### 2. Reservation of our right to hold deposits and general availability rules.

#### Same Day Availability:

Cash and electronic deposits, such as direct deposits and wire transfers, will usually be available on the day we receive the deposit. Once these types of deposits are processed and available in your account, you can withdraw the funds in cash and we will use the funds to pay checks that you have written on your account.

#### Next Day Availability:

Funds from the following sources are made available for withdrawal or use on the first business day ("next day availability") following the business day we receive your deposit:

- a. U.S. Treasury checks deposited into an account held by the payee named on the check.
- b. U.S. Postal Service money orders deposited in person to one of our employees.
- c. Federal Reserve Bank and Federal Home Loan bank checks deposited in person to one of our employees.
- d. State or local government checks deposited in person to one of our employees into an account by a the payee named on the check, as long as Nymeo is located in the same state as the payor of the check.
- e. Cashiers checks, certified, or bank or credit union issued checks deposited in person to one of our employees into an account held by the payee named on the check.
- f. Checks drawn on another Nymeo account deposited in person to one of our employees.

#### Exceptions to Next Day Availability:

Other deposits which do not fall under the above categories are usually available for use or withdrawal on the second business day following the business day we receive your deposit. However, the first \$200.00 of your total deposit will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available.

### 3. Other rules regarding the hold of deposits.

a. Hold on Other Funds. If we cash a check for you that is drawn on another financial institution, 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 drawn on another financial institution, 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 above for the type of check that you deposited.

b. When Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

1. We believe a check or item you deposit will not be paid or may have doubtful collectability. For example, if we have reason to believe the check you deposit may be fraudulent, counterfeit, stale-dated, subject to stop payment order, or suspicious in nature. Doubtful collectability is the existence of facts that reasonably lead us to believe that the check may not be collectible.
2. Checks deposited into your account total more than \$5,000 on any one day. These deposits are subject to holds of two to seven business days, depending on the types of checks which make up that day's deposit.
3. You deposit a check that has been returned unpaid into your account.
4. You have overdrawn your account repeatedly in the last six months. Repeatedly overdrawn generally means that: a) you have had six or more banking days during the previous six months that your account had a negative balance or would have had a negative balance had the checks and charges been paid; or b) on two or more banking days during the previous six months the account balance was negative in the amount of \$5,000 or more, or would have been negative had checks and charges been paid.
5. There is an emergency condition beyond the control of Nymeo, an act of God, disaster, civil strife, act of terrorism, or there has been a failure of communications or computer 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. They will generally be available no later than the seventh business day following the day of your deposit.

c. Deposits at Proprietary ATM's. Funds from any deposits (cash or checks) made at ATMs we own and operate will not be available until the second business day after the date of your deposit, however U.S. Treasury checks and checks drawn on a Nymeo account which are deposited into these ATMS are available the first business day following date of deposit, provided the deposit is made prior to 12:00 p.m.

d. Special Rules for New Accounts. If you are establishing a new account, the following rules will apply during the first 30 days your account is open. Funds from electronic means, cash, and direct deposits to your account will be available on the first business day following the business day we receive the deposit, and the first \$5,000 of a day's total deposits of cashier's, certified, bank/credit union checks, traveler's, and federal, state, and local government checks will be available on the next business day, the remaining funds will be available by the ninth business day. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Nymeo reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed herein. Please ask us if you have a question about which accounts are affected by this disclosure.



## Summary of Funds Availability Disclosure

Type of Deposit	When Funds are Available-please note that deposit days are defined as branch hours on a business day (Monday-Friday)	Special Rules that Apply
U.S. Treasury checks deposited into account held by payee of check	Next business day	If deposit is not made in person, funds available second business day
U.S. Postal Service money orders, Federal Reserve Bank and Federal Home Loan Bank checks, State and Local government checks from Maryland institutions, Cashier's, certified, bank or other credit union checks	Next business day	If deposit is not made in person, funds available second business day  If the total deposit exceeds \$5,000, funds available between second and seventh business day
Checks and deposits not listed above	\$200.00 on the next business day, remaining funds on second business day	If the total deposit exceeds \$5,000, funds available between second and seventh business day

<p>New Accounts</p>	<p>Electronic, wire transfers, direct deposits and cash on the next business day</p> <p>The first \$5,000 of U.S. Treasury checks deposited into account held by payee of check, state and local government checks from Maryland institutions, cashier's, certified, bank or other credit union checks on the next business day after deposit, remaining funds on the ninth business day</p> <p>All other deposits not described above available on the ninth business day after deposit</p> <p>\$200.00 on the next business day, remaining funds on second business day after day</p>	<p>If the total deposit exceeds \$5,000, funds available between second and seventh business day</p>
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