



Funds Availability Policy

Same-Day Availability: Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Funds from the following sources are also available on the same business day we receive your deposit:

- U.S. Treasury
- Wire transfers
- Checks drawn on Aurora Federal Credit Union

Local Checks: The first \$200 from a Local check will be available on the same business day as the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.

Exception Holds: Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- Account has been open for less than 30 business days
- You deposit checks totaling more than \$5,000 on any one day
- You deposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six (6) months
- There is an emergency, such as failure of communications or computer equipment

Deposits at Non-AFCU ATMs or CU Service Centers: Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate and at CU Service Centers will not be available until the 5th business day after the date of your deposit. All ATMs that we own or operate are identified as our machines.