



#### HOLD POLICY REVIEW

For your protection, funds deposited by check are not immediately available for withdrawal. This applies to local and non-local checks, travelers checks, cashiers or official checks, credit card checks and any other deposit instrument (other than cash) deemed a low or high risk item. If a hold is placed, the first \$100 will be available the next business day after the deposit is made, and the balance will be available no later than 5PM of the final business day of the hold period. (A business day is every day except Saturday, Sunday and Holidays. The cut-off time for a business day is 5PM.)

The Management and Member Service Staff at Cornerstone Credit Union understand this may cause an inconvenience for you, our valued member, when trying to conduct your financial, personal transactions. If you have any questions regarding a deposit item you have received please do not hesitate to ask us for suggestions and information regarding the safest and best way to negotiate a transaction on those funds. We are here to help you protect your account and assets. The Funds Availability Policy is put in place by our Board of Directors to ensure the safety of your deposits and the overall security of assets on deposit with CCU.