



FRANKLIN MINT
FEDERAL CREDIT UNION
The Credit Union of Choice!®

Deposits At Automated Teller Machines

All ATMs that we own or operate are identified as our machines. Funds deposited at these machines will be available according to the previous schedules outlined. Deposits received before 3:00 p.m. on Monday through Friday are considered received on the day of deposit. Deposits received on a Saturday, Sunday or Federal holiday are considered received on the next business day after the day of deposit.

Funds from any deposits, whether cash or checks, made at automated teller machines (ATMs) we do not own or operate will not be available until the *fifth* business day after the day of your deposit. Deposits received before 3:00 p.m. on Monday through Friday are considered received on the day of deposit. Deposits received after 3:00 p.m. Monday through Friday, or received on a Saturday, Sunday or Federal holiday, are considered received on the next business day after the day of deposit.

Special Rules for New Accounts

If you are a new member, the following special rules will apply during the first 30 days your account is open.

- Funds from wire transfers will be available on the business day we receive the wire transfer.
- The first \$5,000 of a deposit of U.S. Treasury checks will be available on the first business day after the day of deposit. The balance of a deposit of U.S. Treasury checks will be available on the *ninth* business day after the day of your deposit.
- Funds from deposits of cash and the first \$5,000 of a day's total deposits of cashier's, certified, teller's travelers and certain Federal, state and local government checks will be available on the first business day after the day of deposit if the check is payable to you and does not have multiple endorsements. If the above conditions are not true, with respect to the checks described above, then the first \$5,000 of that deposit, and in all events the balance of your deposit over \$5,000, will be available on the *ninth* business day after the day of your deposit.
- Funds from all other check deposits in new accounts will be available on the *fifth* business day after the day of your deposit.

Your Ability To Withdraw Funds at Franklin Mint Federal Credit Union

This policy statement applies to "Transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Share draft accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to delay the availability of funds that you deposit in your account. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

A chart summarizing the availability of funds for deposit at the Franklin Mint Federal Credit Union (FMFCU) follows:

Description of Deposit	Availability	First four digits From routing number	Availability	Availability if a Deposit is made on Monday
Cash, Wire Transfers & Direct Deposits (such as Social Security and payroll payments)	Immediate	03— 23—	\$100 on the first business day after the day of deposit	Tuesday
U.S. Treasury Checks, State & Local Government Checks, Cashier's, Certified or Teller's Checks; Checks drawn on FMFCU; Federal Reserve & Federal Home Loan Bank Checks; U.S. Postal Money Orders; Sponsor Payroll Checks ; and the First \$100 of a day's deposit of all other checks	First Business Day after the day of deposit		Remaining funds on the second business day after day of deposit	Wednesday
<i>All check items above must be made payable to you and be deposited into an account in your name, otherwise the funds will be available as set forth below under "Other Checks".</i>		All other routing numbers:	\$100 on the first business day after the day of deposit	Tuesday
			Remaining funds on the fifth business day after day of deposit	Monday of the following week

Other Checks	Local Checks	Availability
		Second business day after the day of deposit
	Non Local Checks	Fifth business day after the day of deposit

To find out when funds from other checks will be available, look at the first four digits of the check routing number on the check;

Personal Check
Pay to the Order of: _____
Bank Name
:123456789: 000000000 000
Routing No.

Business Check
Pay to the Order of: _____
Bank Name
000000000 :123456789: 000000
Routing No.

The first four digits of the personal and business routing numbers (1234 in our examples), determine whether the check is a local or a non-local check. If the first four digits of the routing number are **(0300-0399 or 2300-2399)**, then the check is a local check. Otherwise, the check is a non-local check. Some checks are marked "payable through" and have a four or nine digit number nearby. For these checks, use the four digit number (or the first four digits of the nine digit number), not the routing number on the bottom of the check, to determine if these checks are local or non-local. The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and Federal holidays.

If your deposit includes more than one check (whether local, non-local or both), only a cumulative total of \$100 from those checks will be available on the first business day after the day of deposit, not \$100 from each category of check. ***Please remember that even when deposited funds are made available to you, if a deposited item is returned unpaid for any reason, you are still responsible for payment to FMFCU, to include a returned item fee.***

- Longer Delays May Apply**
Funds you deposit by check may be delayed for a longer period under certain circumstances. Such circumstances are as follows:
- We believe a check you deposit will not be paid.
 - You deposit checks totaling more than \$5,000 on any one day.
 - You re-deposit a check that has been returned unpaid.
 - You have overdrawn your account repeatedly in the last six months.
 - There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for these reasons or any other reasons, and we will tell you when the funds will be available. They will generally be available no later than the eleventh business day after the day of your deposit.