

Funds Availability
Your Ability to Withdraw Funds

- ❖ Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks you have written.
- ❖ For determining the availability of your deposit, every day is a business day except Sundays and Federal holidays. If you make a deposit on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit on a day we are not open, we will consider that the deposit was made on the next business day we are open. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks that you deposit that are returned to us unpaid and for any other problems involving your deposit. Rome FCU reserves the right to require 7 days notice for cash withdrawals in excess of \$5000.

Longer Delays May Apply

- ❖ In some cases, we will not make all of the funds that you deposit by check available to you either immediately or on the first business day after the day of your deposit. In those cases, funds will generally be available for withdrawal on the 2nd business day after the banking day of your deposit. Under certain circumstances, we may delay funds availability longer, up to the 5th business day after the banking day of your deposit. If we decide to delay your funds availability, we will notify you at the time of your in person deposit, or as soon as possible for other deposits.