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4100 Munson St., NW  
Canton, OH 44718  
(330) 492-5700

1731 W. State St.  
Alliance, OH 44601  
(330) 823-7930

1255 Mentor Ave.  
Painesville, OH 44077  
(440) 352-4959

15808 Chagrin Blvd.  
Shaker Heights, OH 44120  
(216) 752-6111

## FUNDS AVAILABILITY POLICY & DISCLOSURE

### General Policy:

1. Our general policy is to make your deposits and electronic deposits available on the day received. Business days are Monday through Friday, except legal holidays. If you make a deposit during non-business days/hours, that deposit will be considered as being made on the next open, business day's deposit.
2. We reserve the right to place a hold on your checks. We may delay the availability of your funds, up to 2 full business days. The first \$200.00 can be made available immediately. In the case of a hold being placed on your funds, we will notify you at the time of your deposit or by mail the same day, no later than the next business day.
3. Holds on other funds on deposit in your account may be the result of check(s) drawn on other financial institutions that we deposit for you. These funds are under a hold and will not be available for withdraw until the day after the date period disclosed to you by the Credit Union.
4. Longer delays may apply to checks deposited into your account for any one or more of the reasons listed below:
  - a. There is probable reason to believe the check will not be paid.
  - b. The check(s) deposited total \$5,000.00 or more.
  - c. Previous check deposits have been returned unpaid.
  - d. Your account has been overdrawn three (3) or more times in the past six months.
  - e. When emergency scenarios exist such as failure of communications and/or computer equipment.

You will be notified at the time of your deposit or by mail on the day of your deposit, should we elect to invoke any one or more of the above reasons to delay your ability to access funds on deposits in your account. You will also be notified of the date the funds in your account will be available.

5. Holds on deposits at ATMs, which include cash and/or checks, will have the maximum hold available placed on them. This Rule also applies to our owned and operated ATMs. Our owned and operated ATMs do not accept deposits.
6. Foreign checks drawn on financial institutions outside the U.S. do not follow the above-listed polities. Foreign checks will be delayed for the exact time frame that it takes to clear those checks.

Your deposits are insured by American Share Insurance to \$250,000.00 per account. Member's accounts are not insured or guaranteed by any government or government-sponsored agency. **This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.**

Corporate HQ  
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[www.buckeyecu.org](http://www.buckeyecu.org)