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FUNDS AVAILABILITY POLICY DISCLOSURE

THROUGHOUT THIS DISCLOSURE, THE REFERENCES TO "WE," "US," "OUR" AND "CREDIT UNION" MEAN TENDTO CREDIT UNION (a federally chartered credit union). THE WORDS "YOU" AND "YOUR" MEAN EACH PERSON APPLYING FOR AND/OR USING ANY OF THE SERVICES DESCRIBED HEREIN. "ACCOUNT" MEANS ANY ACCOUNT OR ACCOUNTS ESTABLISHED FOR YOU AS SET FORTH IN THESE DISCLOSURES. FOR JOINT ACCOUNTS, READ SINGULAR PRONOUNS IN THE PLURAL. YOU SHOULD ALSO REFER TO THE SECTION OF THE AGREEMENTS AND DISCLOSURE DOCUMENT, FURNISHED TO YOU SEPARATELY, FOR ADDITIONAL INFORMATION THAT DESCRIBES THE DETAILS OF YOUR SPECIFIC ACCOUNT TYPE.

FUNDS AVAILABILITY POLICY DISCLOSURE

EXCEPT FOR CHECKS DRAWN ON FOREIGN BANKS IN FOREIGN COUNTRIES, THIS DISCLOSURE DESCRIBES YOUR ABILITY TO WITHDRAW FUNDS FROM TRANSACTION ACCOUNTS AT TENDTO CREDIT UNION. YOU SHOULD ALSO REFER TO THE SECTION OF THESE AGREEMENTS AND DISCLOSURES THAT DESCRIBES THE DETAILS OF YOUR SPECIFIC ACCOUNT TYPE FOR ADDITIONAL INFORMATION.

Your Ability to Withdraw Funds. Our general policy is to make funds from Your cash and check deposits available to You on the 1st 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 that You have written.

For determining the availability of Your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If You make a deposit before 5:00 p.m. Eastern Time 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 after 5:00 p.m. Eastern Time or on a day We are not open, We will consider that the deposit was made on the next business day We are open.

Longer Delays May Apply. In some cases, We will not make all of the funds that You deposit by check available to You on the first business day after the day of Your deposit. Depending on the type of check that You deposit, funds may not be available until the 2nd business day after the day of Your deposit. The first $275.00 of Your deposits, however, will be available on the 1st business day after the day of Your deposit.

If We are not going to make all of the funds from Your deposit available on the 1st business day after the day We receive Your deposit, We will notify You at the time You make Your deposit. We will also tell You when the funds will be available. If Your deposit is not made directly to one of Our employees, or if We decide to take this action after You have left the premises, We will mail You the notice by the day after We receive Your deposit.

If You will need the funds from a deposit right away, You should ask Us when the funds will be available.

In addition, 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.
- You deposit checks totaling more than $6,725.00 on any one day.
- You redeposit 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 computer or communications equipment.

We will notify You if We delay Your ability to withdraw funds for any of these reasons, and We will tell You when the funds will be available. They will generally be available no later than the 7th business day after the day of Your deposit.

Special Rules for New Accounts. If You are a new customer, the following special rules will apply during the first 30 days Your Account is open. Funds from electronic direct deposits to Your Account will be available on the day We receive the deposit. Funds from deposits of cash, wire transfers, and the first $6,725.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the 1st business day after the day of Your deposit if the deposit meets certain conditions. For example, the checks must be payable to You. The excess over $6,725.00 will be available on the 9th business day after the day of Your deposit. If Your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of Our employees, the first $6,725.00 will not be available until the 2nd business day after the day of Your deposit. Funds from all other check deposits will be available on the 9th business day after the day of Your deposit.

ATM Deposits. For deposits made at ATMs owned and operated by the Credit Union, deposits will become available for withdrawal based on the availability schedule described above. For deposits made at ATMs not owned and operated by the Credit Union, deposits will become available for withdrawal on the 5th business day following the day of deposit. All ATMs that We own or operate are identified as Our machines.

Holds on Other Funds. If We cash a check for You that is drawn on another institution, We may withhold the availability of a corresponding amount of funds that are already in Your Account. Those funds will be available to You at the time that the funds from the check We cashed for You would have been available if You had deposited it. If We accept for deposit a check that is drawn on another institution, We may make funds from the deposit available for withdrawal immediately but delay Your availability to withdraw a corresponding amount of funds that You have on deposit in another account with Us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this policy for the type of check that You deposited.

Location of Check Endorsements. Federal law requires all check endorsements to be in the first 1-1/2 inches of the trailing edge of the back of the check. The trailing edge is opposite the left side of the face of the check, the side of the check just behind Our address. You will be responsible for any costs incurred by Us due to delays in returning checks deposited into Your Account that do not comply with the endorsement standards.

Dividend Payment Policy. See the Account Disclosures section in the Agreements And Disclosures for Our policy on the payment of dividends.

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