

Regulation CC: Funds Availability Disclosure

Important information on deposits, holds, and withdrawals

YOUR ABILITY TO WITHDRAW FUNDS AT MAINE FAMILY FEDERAL CREDIT UNION

Our policy is to make funds available to you on the same business day as the day we receive your deposit. At that time, you can withdraw the funds in cash and/or 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 state and federal holidays. If you make a deposit before close of business Monday through Friday of a business day, we will consider that day to be the date of your deposit. However, if you make a deposit after the hours stated or on a day we are closed for business or in a night depository, we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold

In some cases, we will not make all of the funds that you deposit by check available to you on the same business day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$275 of your deposit will be available on the first 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 first business day, 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 a credit union employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

- You deposit checks totaling more than \$6,725 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.
- We have “reasonable cause” to believe a check you deposit will not be paid.
- 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 any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day your deposit is otherwise available for withdrawal.

Holds on Other Funds

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial 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 disclosure for the type of check that you deposited.

Deposits at Automated Teller Machines

Funds from any deposits, whether cash or checks, made at automated teller machines (ATMs) will not be available until the second business day after the day of your deposit except for the first \$275, which will be available the first business day after the day of your deposit.

Deposits Through Mobile Banking/Remote Deposit Capture

Funds from any check deposited via Remote Deposit Capture will be treated the same as a paper check and funds will be available according to Federal Regulation CC and the Expedited Funds Availability guidelines. We may make funds available sooner depending on factors we at our sole discretion deem relevant, including but not limited to account history with Maine Family Federal Credit Union and creditworthiness.

Special Rules for New Accounts

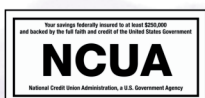
If you are a new member, the following special rules will apply during the first thirty (30) days your account is open.

Funds from electronic direct deposits to your account will be available to you on the day we receive the deposit. Funds from deposits of cash, wire transfers and the first \$6,450 of a day's total deposit of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the first 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 \$6,450 will be available on the seventh 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 the Credit Union's employees, the first \$6,450 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available no later than the second business day after the day of your deposit.

Funds from deposits of checks drawn on Maine Family Federal Credit Union will be available on the same business day as the day of your deposit.

Rev. 07/01/2025



Maine Family
Federal Credit Union