

In accordance with recently made changes to Regulation CC, DuTrac has updated its Funds Availability Policy for Transaction Accounts

Effective July 1, 2025

This policy update describes your ability to withdraw funds at DuTrac Community Credit Union. It only applies to the availability of funds in transaction accounts.

General Policy

It is DuTrac's general policy to allow you to withdraw funds deposited in your account on the same business day we receive your deposit. In some cases, however, we may delay your ability to withdraw funds on the same business day. Every day is a business day except Saturday, Sunday and federal holidays.

Cash Withdraw Limitation

In general, \$275.00 of a deposit is available for withdrawal in cash by the first business day after the day of deposit. In addition, a total of \$550.00 of other funds becoming available on a given day will be available for withdrawal in cash at or after 5:00 p.m. that day. Any remaining funds will be available for withdrawal in cash by the following business day.

Longer Delays May Apply

In some cases, DuTrac will not make all the funds that you deposit by check available to you on the same day you make the deposit. The delay varies depending on the type of check being deposited and the length of time your account has been open. However, the first \$275 of your deposit will be made available the next business day. This is a change from our previous policy of \$225.

Exception Delays

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 on any one day (previous policy is \$5,525)
- 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 will tell you when the funds will be available. Generally, they will be available no later than the seventh business day after the day of your deposit.