



**HOUSTON BELT & TERMINAL
FEDERAL CREDIT UNION**

HB&T FCU
9810 FM 1960 BYP W STE 105
HUMBLE, TEXAS 77338
OFFICE: (281)548-3377
FAX: (281)548-0583
EMAIL: info@hbtfcu.com
www.hbtfcu.com

FUNDS AVAILABILITY POLICY DISCLOSURE

This disclosure describes your ability to withdraw funds at Houston Belt & Terminal Federal Credit Union. It only applies to the availability of funds in transaction accounts. The credit union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

GENERAL POLICY- Our policy is to make funds from your cash deposits available to you immediately and make funds from your check deposits available to you within two business days after we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

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 second business day after we receive your deposit. The first \$200 of your deposit will be available on the first business day after the day of your deposit. We will notify you at the time you make your deposit of any holds. 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 next 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.

HOLDS ON OTHER FUNDS- 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.

LONGER DELAYS MAY APPLY- We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- * We believe a check you deposit will not be paid.
- * You deposit checks totaling more than \$5,000 on any one day.
- * You deposit 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 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 of your deposit.