



## State Highway Patrol Federal Credit Union Funds Availability Policy

### Next-Day Availability

### Your Ability to Withdraw Funds

Our policy is to make funds from your cash and check deposits available to you immediately on the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them 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 3:00 pm 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 3:00 pm or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

