



CHANGE IN TERMS
Effective February 1, 2010

**What you need to know about Your Ability to
Withdraw Funds**

Our policy is generally to make funds from your cash and wire transfer deposits available to you the business day on which we receive your deposit, electronic direct deposits available on the effective date of the deposit and check deposits available to you the next business day after we receive your deposit (except deposits received at an ATM). Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. Generally, deposits at an ATM will be available on the first business day following the day of your deposit.

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 4:00 p.m. 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 4:00 p.m. or on a day we are not open, we will consider the next business day we are open to be the day of your deposit. Night Deposit Boxes may have earlier times posted. If the deposit is made to a Night Deposit Box after the posted time, it will be deemed received the next business day.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you the next business day after we receive your deposit. Depending on the type of check you deposit, funds may not be available until the **2nd business day** after the day of your deposit. The first \$100 of your total deposits for the day, however, will be available on the next business day after we receive your deposit.

If we are not going to make all of the funds from your deposit available the 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 following business 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 \$5,000.00 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.

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800-524-CASH
kaisersfederal.com

