

# Funds Availability Policy

---

**Description of Deposit****When Funds Can Be Withdrawn**

Direct Deposit, Cash

The day we receive the deposit

Wire Transfers, Cashier's, Teller's, Certified, or Government Checks, and the first \$200 of a day's deposit of other checks

The first business day after the day of deposit

Local Checks, Remote, ATM, or Shared Branching Deposits

The second business day after the day of deposit

---

Longer delays may apply. Please refer to your institution's rules governing funds availability for details.