RBFCU

Funds Availability Policy

In this Funds Availability Policy ("Policy"), the words "we", "us", and "our" mean Randolph-Brooks Federal Credit Union.

Scope

This policy applies to deposits made to your Checking Account. While we also generally apply the procedures outlined in this Policy to deposits made to your certificate and savings accounts (including Money Market and IRA savings accounts), please note these deposits are not subject to this Policy and, therefore, we may delay availability of funds beyond the procedures noted herein. Likewise, this Policy also does not apply to deposits made using our Online Banking service.

Your Ability to Withdraw Funds

Except as described in this policy, our general procedure is to make funds available from your cash, check, and electronic deposits on the Business Day we receive the deposit. Automated Clearing House (ACH) credit transfer (direct deposit) will generally be available up to two (2) Business Days before the Business Day we receive the deposit. Electronic deposits originating from within the Credit Union may be delayed in accordance with fraud screening procedures necessary to comply with Bank Secrecy Act (BSA) laws and regulations. Following completion of these screening procedures, funds will be available no later than the next Business Day after receiving your deposit. Once available, you can withdraw the deposits in cash, and we will use the funds to pay checks you have written and other items you have authorized.

Determining the Availability of a Deposit

If we delay the availability of funds from your deposits, the length of the delay is counted in Business Days from the day of your deposit. For determining when funds are considered deposited, every day is a Business Day, generally, except Saturdays, Sundays, and federal holidays. The Business Day the funds will be considered received varies depending on the applicable service channel and cutoff times.

- Funds mailed to us will be considered received on the Business Day the funds are delivered to us.
- Funds deposited to a night depository will be considered received on the Business Day the funds are removed and processed by us.
- Funds deposited at an ATM will be considered received on the Calendar Day we receive the deposit.

Cutoff Times

Our general cutoff time for a deposit made in person to an employee at one of our branches is that location's scheduled closing time. Our general cutoff time for a deposit made to a night depository is that branch's scheduled opening time. Scheduled closing and opening times will vary by location and are posted at each branch and on our website at www.rbfcu.org/locations. Our general cutoff time for a deposit, including but not limited to those made at one of our Automated Teller Machines (ATMs), through Online Banking, or received through ACH is 7:00 p.m. Central Time. If you make a deposit on a Business Day before the applicable cutoff time, we will consider your deposit to be received that same day. If you make a deposit on a Business Day after the applicable cutoff time or on a day which is not a Business Day, we will consider your deposit to be received the next Business Day.

<table>
<tr><th colspan="3">Funds Availability Schedule (Business Day)</th></tr>
<tr><th colspan="3">General Availability</th></tr>
<tr><th>Service Channel</th><th>Cutoff Time</th><th>Additional Information</th></tr>
<tr><td>Branches
(excluding night depository)</td><td>Scheduled closing time</td><td rowspan="2">Posted at each branch and
our website at www.rbfcu.org/locations</td></tr>
<tr><td>Night depository</td><td>Scheduled opening time</td></tr>
<tr><td>ATM
Online Banking</td><td colspan="2">7:00 p.m. Central Time</td></tr>
</table>

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Longer Delays May Apply

Funds you deposit by check may be delayed for up to the seventh (7th) Business Day after the day of your deposit under the following circumstances:

- Reasonable Cause to Doubt Collectability
  We have reasonable cause to doubt the collectability of the check.
- Large Deposit
  You deposit checks totaling more than $7,000 on any one (1) day.
- Redeposited Check
  You redeposit a check that has been returned unpaid - unless, the check was returned due to a missing indorsement or the check was postdated and subsequently, redeposited after the missing indorsement has been obtained or the check is no longer postdated.
- Repeated Overdraft
  You have overdrawn your account or combination of accounts repeatedly in the last six (6) months. An account is repeatedly overdrawn if the account is overdrawn for six (6) or more Business Days or overdrawn greater than $7,000 for two (2) or more Business Days.
- Emergency Condition
  There is an emergency, such as an interruption or failure of communications or computer or other equipment facilities, a suspension of payment by another financial institution, a war, severe weather conditions, or other emergency conditions beyond our control.
- New Account
  Your membership was established in the last thirty (30) calendar days.

If you are *a new member*, the following special rules may apply during the first thirty (30) calendar days your account is open.

Funds from the first $7,000 of the following check deposits will generally be available on the Business Day of your deposit so long as the check is made payable to you:

- U.S. Treasury checks.
- U.S. Postal Service money orders.
- Federal Reserve Bank (FRB) and Federal Home Loan Bank (FHLB) checks.
- State and local government checks issued in the state of Texas.
- Cashier's, certified, and teller’s checks.

If we delay availability for one of these reasons, funds will generally be available no later than the seventh (7th) Business Day after the day of your deposit. However, the first $300 of your deposits will generally be available on the Business Day of your deposit if we delay availability due to repeated overdrafts or new member. We will notify you if we delay your ability to withdraw funds, and we will tell you the reason and when the funds will be available. If your deposit is not made directly to one of our employees, or we decide to take this action after you have left the premises, we will send you the notice no later than the Business Day after we receive your deposit.

Holds on Other Funds

If we cash a check for you that is drawn on another financial institution, we may reduce the available balance in your account by a corresponding amount of funds.

If we accept a check for deposit that is drawn on another financial institution, we may make funds available for withdrawal immediately but reduce the available balance in another account you have with us by a corresponding amount.

In either case, these funds will be available at the time the funds in the check we cashed or deposited would have been available under this Policy.

Foreign Deposits

Electronic deposits originating from a financial institution located outside of the United States (U.S.) may be delayed in accordance with screening procedures necessary to comply with Office of Foreign Assets Control (OFAC) financial sanctions. Following completion of the OFAC screening procedures, funds will be available no later than the next Business Day after we receive your deposit. The U.S. includes each of the fifty states, and the District of Columbia, the U.S. Virgin Islands, American Samoa, and the Commonwealth of the Northern Mariana Islands, Guam, and Puerto Rico. Check deposits payable in a foreign currency or drawn on or payable through or at a financial institution located outside of the U.S. will be available on the Business Day we receive payment in actually and finally collected funds.

Contact Numbers and Address

If you have questions about when your funds will be available for withdrawal, call us at 210-945-3300 or write us at Randolph-Brooks Federal Credit Union, PO Box 2097, Universal City, TX 78148. You also may Whenever possible, please contact us by telephone or via our online or mobile banking service. Contacting us by these methods is the quickest way for us to respond to your requests.

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Funds Availability Schedule (Type of Deposit)			
General Availability			
Type of Deposit	**Additional Conditions**		**Availability**
Cash	U.S. coins and currency		Same Business Day
Checks	Exclude foreign deposits, traveler's checks, credit card drafts, and remote check deposits		Same Business Day, unless an Exception Hold applies
Electronic deposits	Direct deposit		Up to two (2) Business Days early
	Incoming wire transfers		Same Business Day
	Incoming ACH		
	Debit Card (Credit received using your debit card information)		
	Internal payments (Fraud Screening procedures)		
Traveler's Checks	Collection Processing		Business Day collected funds received
Checks - Exception Holds			
Reason for Delay	**Additional Conditions**		**Availability**
Reasonable cause to doubt collectability; or Redeposited check; or Emergency condition			Seventh (7th) Business Day
Repeated overdraft	Aggregate amounts over $300		
Large deposit	Aggregate amounts over $7,000		
New Member	U.S. Treasury checks; U.S. Postal Service money orders; FRB and FHLB checks; State and local government checks; Cashier's, certified and, teller's checks	Aggregate amounts up to $7,000; Check made payable to you; and Government checks issued in the state of Texas	Same Business Day, unless another Exception Hold applies
	Other check deposits	Aggregate amounts over $300	Seventh (7th) Business Day
Foreign Deposits			
Electronic deposits	OFAC screening procedures		Next Business Day
Check	Collection processing		Business Day collected funds received