



**WICHITA
FEDERAL**
CREDIT UNION

Funds Availability Policy

In some cases, WFCU will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, \$200 of your deposit will be available on the first business day after the day of your deposit.

If we will not make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit and 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 a notice to you 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. Longer delays may apply. See WFCU Funds Availability Policy Disclosure for complete details.