

- 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.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new Member, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions.

For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

HOLDS ON OTHER FUNDS (CHECK CASHING)

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

HOLDS ON OTHER FUNDS (OTHER ACCOUNT)

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

AUTOMATED TELLER MACHINES (ATM) DEPOSITS

Funds from any deposits (cash or checks) made at ATMs we do not own or operate will not be available until the fifth business day after the day of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines and are subject to the Funds Availability Policy.

COLLECTION ITEMS

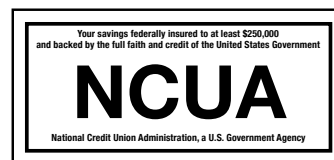
On deposits requiring special processing, such as, but not limited to, checks drawn on foreign institutions, credit to the proper account(s) will be made only upon the return of the funds to us.



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FUNDS AVAILABILITY POLICY

Effective: February 1, 2015



Your savings are insured up to \$250,000 by the National Credit Union Administration (NCUA), an agency of the U.S. Government. Your IRA savings are insured separately up to \$250,000 by the NCUA.



Funds Availability Policy Effective: February 1, 2015

FUNDS AVAILABILITY POLICY

This policy is in accordance with the Availability Schedule of Regulation CC, which implements the Expedited Funds Availability Act. The policy will apply to all deposits made at any branch or satellite office of Partners Federal Credit Union, any Automated Teller Machine (ATM) owned and operated by Partners Federal Credit Union or any other location at which Partners Federal Credit Union is conducting business.

YOUR AVAILABILITY TO WITHDRAW

Our policy is to delay the availability of funds from your cash and check deposits. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

DETERMINING THE AVAILABILITY OF A DEPOSIT

The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and Federal Holidays. If you make a deposit prior to the branch closing 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 the branch closes, on a Saturday or on a day we are not open, we will consider that the deposit was made on the next business day we are open. The length of the delay varies depending on the type of deposit and is explained below. If you have any questions as to when your funds will be available you should ask us.

SAME-DAY AVAILABILITY

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

NEXT-DAY AVAILABILITY

Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you
- wire transfers
- checks drawn on Partners Federal Credit Union

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- cash
- state and local government checks that are payable to you
- cashier's, certified, and teller's checks that are payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and US postal money orders, if these items are payable to you

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day of your deposit.

OTHER CHECK DEPOSITS

The delay for other check deposits depends on whether the check is a local or a nonlocal check. Partners processes all checks as local checks.

Personal Check

Diagram of a personal check form. The check number is 155. The amount is 20 Dollars. The routing number is 123456789. The account number is 000000000 000.

Business Check

Diagram of a business check form. The check number is 155. The amount is 20 Dollars. The routing number is 123456789. The account number is 000000000 000.

Some checks are marked "payable through" and have a four- or nine-digit number nearby. For these checks, use the four digit number (or the first four digits of the nine-digit number), not the routing number on the bottom of the check. Partners processes all checks as local checks. Our policy is to make funds from local checks available as follows:

1. *Local checks.* The first \$200 from a deposit of local checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.
For example, if you deposit a local check of \$700 on a Monday, \$200 of the deposit is available on Tuesday. The remaining \$500 is available on Wednesday.
2. If you deposit more than one check, \$200 from the checks will be available on the first business day after the day of your deposit, not \$200 from each check.

LONGER DELAYS MAY APPLY

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 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.