



"Funds Availability Policy"

Cash, wire transfers, cashier's, certified, teller's or government checks, checks on us, and the first \$200 of a day's deposits of other checks.	The first business day after the day of deposit
Local and non-local checks	The second business day after the day of deposit

These times are based on business days. Every day is considered a business day except Saturdays, Sundays, and Federal Holidays. A deposit is considered received, however, only on a business day that our Institution is actually open for business.