



## Check Hold Guidelines – Personal and Business

| Account Classification | Account Tenure   | Hold | Same Day Availability |
|------------------------|------------------|------|-----------------------|
| New Accounts- ALL      | 30 days or less  | 5    | \$500                 |
| Checks over \$5,000    | ALL              | 5    | \$500                 |
| First Year- Personal   | 31-365 days      | 2    | \$500                 |
| Established- Personal  | 366 days or more | 2    | \$500                 |
| First Year- Business   | 31-365 days      | 2    | \$1,000               |
| Established- Business  | 366 days or more | 2    | \$5,000               |

Longer holds or reduced same day availability may apply.

Accounts with Non-Sufficient Funds and/or returned check activity may be subject to longer holds or reduced same day availability of funds.

Funds from the following deposits will generally be available the same day:

- State and Local Government Checks
- Treasury Checks
- Cashier, Certified and Teller Checks

The remainder of the deposit may be subject to the holds noted above.

Hold decisions are made at the time of the deposit.

Thank you in advance for your understanding as we administer our check hold policy.

SCCU assumes no liability for checks accepted for deposit.