

This Funds Availability Schedule (Schedule) applies to deposits made into a checking or savings account made at a branch, automated teller machine (ATM), interactive teller machines (ITM), or by mail. This Schedule does not apply to deposits made remotely through mobile or scan deposit services. See the Mobile Remote Deposit Capture User Agreement for availability of mobile deposits.

When Funds are Available for Withdrawal

Except as addressed later in this Schedule, our general procedure is to make funds available from your deposits on or before the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash, and we will use the funds to pay checks or other items. For example, if you deposit a check on Monday, you may not be able to access the funds from that deposit, to include paying other checks, until Tuesday or possibly later if longer delays apply. See the availability timelines below for details about when you can use the funds from different types of deposits.

Determining When a Deposit Is Received

As used in this Schedule, a business day is Monday through Friday, except federal holidays (Business Day). If you make a deposit at one of our branches or through an ITM on a Business Day before 5:00 pm Eastern Time, we will consider that day to be the day we received your deposit. If you make a deposit at a UVACCU ATM on a Business Day before that ATM's cutoff time, we will consider that day to be the day we received your deposit. However, if you make a deposit on a day that is not a Business Day, or make a deposit after the cutoff time, we will consider the deposit to have been received on the next Business Day. For deposits at UVACCU ATMs, the cutoff time is 3:00 pm, Eastern Time. All ATMs that we own or operate are identified as our machines. All deposits are subject to verification prior to the funds being made available and to additional hold practices as describes in this Schedule. All deposits made by mail will be considered received by UVACCU on the Business Day we receive the deposit.

Same-Day Availability

Funds from electronic pre-authorized payments (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 (or before) the first Business Day after the day we are considered to have received the deposit:

- U.S. Treasury checks that are payable to you
- Electronic payments, such as wire transfers, and Automated Clearing House (ACH) credits
- Checks drawn on any institution with an amount less than \$225

If you make a deposit in person at a branch or ITM, funds from the following deposits are also available on the first Business Day after the day we are considered to have received your deposit:

- 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 U.S. Postal Money Orders that are payable to you
- Cash

If you do not make your deposit in person at a branch or ITM, the funds may not be made available until the second Business Day after the day we are considered to have received your deposit.

Checks Over \$225

The first \$225 per Business Day of the total amount of deposited checks will be made available on or before the first Business Day after the day we are considered to have received your deposit. The remaining funds will be available on the second Business Day after the day we are considered to have received your deposit. For example, if you deposit a check of \$1,000 on a Monday, \$225 of the deposit is available on or before Tuesday. The remaining \$775 is available on or before Wednesday.

Deposits at Our ATMs

Deposits made at our proprietary ATMs are considered to be deposited to your account on the day you make your deposit. U.S. Treasury checks and checks drawn on an account held by our institution ("on-us") checks will be made available on the first business day following the day we are considered to have received your deposit. All other items deposited at our proprietary ATM locations will be made available by the second business day following the day we are considered to have received your deposit. However, all deposits are subject to verification prior to funds being made available and to additional hold practices as described in this Schedule.

Deposits at Nonproprietary ATMs

Funds from any deposits made at ATMs we do not own or operate may not be available until the fifth Business Day after the day you make the deposit.

Longer Delays May Apply

We may delay your ability to withdraw funds you deposit by check for these reasons:

- We believe a check you deposit will not be paid;
- You deposit checks totaling more than \$5,525 on any one day;
- You re-deposit a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months; or
- There is an emergency, such as failure of communications or computer 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. If we delay availability for one of these reasons, funds will generally be available no later than the seventh Business Day after the day we are considered to have received your deposit.

If your check deposit is made in-person at a branch or ITM, and we decide at that time to delay your ability to withdraw funds, we will notify you then. If we decide to delay availability of your funds after you complete your deposit, we will mail you a deposit hold notice by the first Business Day after we decide to take that action.

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 will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, and federal, state, and local government checks will be available on the first Business Day after the day we are considered to have received your deposit if the deposit meets certain conditions. For example, the checks must be made payable to you.

The excess over \$5,525 will be available on the ninth Business Day after the day we are considered to have received your deposit. If you do not deposit these checks (other than U.S. Treasury checks) in person at a branch, the first \$5,525 will not be made available until the second Business Day after the day we are considered to have received your deposit. Funds from all other check deposits will be available no later than the seventh Business Day after the day we are considered to have received your deposit.

Check Cashing

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available on the day they would have been available as though you had deposited the check.

Availability and Notice for Electronic Entries

In the case of credit entries subject to Article 4A of the Uniform Commercial Code, UVACCU hereby provides notice that such entries may be transmitted through the Automated Clearing House (ACH) Network pursuant to the ACH Rules governed by the National Automated Clearing House Association (NACHA). Your rights and obligations concerning these entries shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia. Credit provided by UVACCU as the Receiving Depository Financial Institution (RDFI) to you for these entries is provisional until we have received final settlement through a Federal Reserve Bank. If we do not receive such payment for the entry, we are entitled to a refund from you in the amount of the credit to your account, and the pay or of the entry will not be considered to have paid the amount of the credit to you. UVACCU has not agreed to provide you with notice if we have received a credit entry subject to Article 4A of the Uniform Commercial Code.

Rights Reserved

UVACCU reserves the right to:

- Accept or reject any check presented;
- Revoke any settlement with respect to a check accepted by us, and to debit your account in the amount of the check based on the return of the check or a receipt of notice of non-payment of the check, or claim a refund for such credit;
- Require that the space reserved for endorsement by UVACCU on the back of any check accepted for deposit be free and clear of any prior markings or endorsements; and
- Require that the check be properly endorsed by you.

Note: ITM transactions are considered "deposits made in person at a branch."