WORKERS CREDIT UNION

119 Russell Street, Littleton, MA 01460
800.221.4020 | wcu.com

FUNDS AVAILABILITY POLICY

Effective: October 31, 2026

ESTABLISHED ACCOUNTS

Funds Available on Business Day of Deposit:

- Cash
- Electronic Funds Transfers – ACH, direct deposit
- Social Security Checks, U.S. Treasury Checks payable to you
- Local Known & Established Payroll Checks
- Wire Transfers
- Federal, State Checks payable to you
- Checks drawn on Workers Credit Union
- Federal Reserve Bank/Federal Home Loan Checks payable to you

Local Checks:

- 1st Business Day after Day of Deposit_____ $275
- 2nd Business Day after Day of Deposit_____ $6,725
- 5th Business Day after Day of Deposit_____ Balance of Deposit > $6,725

Funds Available on 1st Business Day After Day of Deposit:

- Cashier's Checks, Teller Checks, Official Checks, Certified Checks payable to you
- U.S. Postal Money Orders payable to you
- Business Account Check Deposit

Foreign Checks No foreign checks or Canadian checks are accepted.

NEW MEMBERSHIP ACCOUNTS (FIRST 30 DAYS AFTER OPENING)

Funds Available on Business Day of Deposit:

- Cash
- Checks drawn on Workers Credit Union
- Wire Transfers
- Electronic Funds Transfers, ACH, direct deposit

Funds Available on 1st Business Day After Day of Deposit:

- Cashier's Checks, Teller Checks, Official Checks, Certified Checks payable to you
- Social Security Checks, U.S. Treasury Checks payable to you
- U.S. Postal Money Orders payable to you
- Federal Reserve Bank, Federal Home Loan Checks payable to you
- Local Known & Established Payroll Checks
- Local & Non-Local Checks: Up to $275
- Federal, State Checks payable to you

Local Checks:

- 1st Business Day after Day of Deposit _____ Up to $275
- 5th Business Day after Day of Deposit _____ Balance of Deposit

Foreign Checks No foreign checks or Canadian checks are accepted.

Important Notes: 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 $6,725 on any one day. You redeposit a check that has been returned unpaid. You have overdrawn your account repeatedly in the last six months. 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 fifth business day after the day of your deposit.

Check(s) must be payable to the depositing member(s) to receive the above availability. Deposits made at a Workers Credit Union's ATM after 6:00 p.m. are considered deposits made on the next business day. All checks drawn from a Worker Credit Union account and deposited at an ATM will be available next business day after day of deposit. All other checks and money orders deposited at an ATM will be available on the second business day after day of deposit.

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