FUNDS AVAILABILITY POLICY

For savings accounts, we reserve the right to place reasonable holds on fund deposits to the extent permitted by law.

For checking accounts, our funds availability policy is set forth below.

1. General Policy. Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Credit Union holidays. If you make a deposit before 4:00 p.m. 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 4:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

2. Reservation of Right to Hold. In some cases, we will not make all of the funds that you deposit by check available to you on the first business after the day of your deposit. Depending on the type of check that you deposit (e.g. third party checks), funds may not be available until the second business day after the day of your deposit. However, the first $500 of your deposit will be available on the same business day. If we are not going to make all of the funds from your deposit available on the first business day after the day of your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

3. Holds on Other Funds. 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 at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, 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.

4. Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

a. We believe a check you deposit will not be paid.

b. You deposit checks totaling more than $6,725 on any one day.

c. You deposit a check that has been returned unpaid.

d. You have overdrawn your account repeatedly in the last six months.

e. 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. They will generally be available no later than the seventh business day after the day of your deposit.

5. Deposits at Automated Teller Machines. Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be immediately available. Cash deposits will be available on the second business day after the day of your deposit, and certain checks will be available on the fifth business day after the day of your deposit. You can make deposits at ATMs not owned or operated by us that are part of the CO-OP Network, Member Access Pacific, Northwest CU Alliance and PLUS Share Deposit Network or such other terminals the Credit Union may designate. Longer delays may apply, see #4 above.

6. Deposits at Shared Branches. Funds from any deposits made at a Shared Branch outlet (identified as part of the FSCC Shared Branch network) may not be immediately available. Cash deposits and deposits of Federal, State and Local Government checks and some payroll checks are available immediately. The first $500 of deposits of local checks is available the next business day and the rest is available the fifth business day. Longer delays may apply, see #4 above.

7. 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 $6,725 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. The excess over $6,725 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 $6,725 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.

8. Mobile Deposits. Funds from mobile deposits will be generally available on the second business day after the day of the mobile deposit, except the first $500 of aggregate deposits from mobile and ATM deposits will be available immediately.