

FUNDS AVAILABILITY SCHEDULE

Effective 7/2025

Deposited Item	General Rule @ Teller Station	Personal Consumer Check < \$6,725	New Account** Consumer Check	New Account** All Other Checks	Large Deposits >\$6,725	Redeposited Checks	Repeated Overdraft	Reasonable Cause to Doubt Collectability	Emergency	Savings - Extended Hold	ITM Hold***
DNA Hold Types	CK02 - Next Day	CK02.1	CK03	CK04	CK05	CK07	CK07	CK08	CK09	CK10	CK11
Treasury of US	Next Day	-	-	9 Days Max \$6,725 Available Next Day	7 Days Max \$6,725 Available Next Day	-	7 Days Max	7 Days Max	No Limit - Must Provide Reason	9 Day Extended Hold	7 Days Max \$2,000 - Same Day \$4,725 - Next Day
US Postal Service Money Order	Next Day	-	-	9 Days Max \$6,725 Available Next Day	7 Days Max \$6,725 Available Next Day	-	7 Days Max	7 Days Max			
State or Unit of General Local Government	Next Day	-	-	9 Days Max \$6,725 Available Next Day	7 Days Max \$6,725 Available Next Day	7 Days Max	7 Days Max	7 Days Max			
Federal Reserve Bank Federal Home Loan Bank	Next Day	-	-	9 Days Max \$6,725 Available Next Day	7 Days Max \$6,725 Available Next Day	7 Days Max	7 Days Max	7 Days Max			
Cashier's / Certified / Teller Check	Next Day	-	-	9 Days Max \$6,725 Available Next Day	7 Days Max \$6,725 Available Next Day	7 Days Max	7 Days Max	7 Days Max			
Personal Consumer Check	-	2 Days Max \$275 - Next Day	9 Days Max	-	7 Days Max \$6,725 Available Next Day	7 Days Max	7 Days Max	7 Days Max			

**In a situation where the check or depositor is questionable, a longer hold may be placed on the funds. However, the funds MUST be deposited instead into the savings with a management hold on the funds. Use CK10 for this situation

*** This hold type is only applicable to check deposits made at an ITM