

# Funds Availability Disclosure

Effective Date: July 1, 2025

**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.

**Same-Day Availability.** Funds from the following deposits are available on the same business day we receive the deposit:

- Cash deposits made in person
- U.S. Treasury checks payable to you
- Wire transfers
- Checks drawn on MassMutual Federal Credit Union

**Next-Day Availability.** The first \$275 of a day's total deposits of checks will be available by the next business day. The remainder may be subject to a hold.

**Longer Delays May Apply.** Funds you deposit by check may be delayed for up to seven business days 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 a failure of communications or computer equipment

We will notify you if we delay your ability to withdraw funds and will indicate when the funds will be available.

**Special Rules for New Accounts.** If you are a new member, the following rules apply during the first 30 days your account is open:

- 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.
- The excess over \$6,725 may not be available until the ninth business day.

## ATM Deposits

- Deposits made at ATMs owned and operated by MassMutual Federal Credit Union will generally be available the second business day after the deposit.
- Deposits made at nonproprietary ATMs may be delayed up to five business days.

**Cash Withdrawal Limit.** The amount available for cash withdrawal on the next business day is limited to \$550. The remainder will be available on subsequent days.

