

DEPOSITED CHECKS

Funds Hold & Release Policy

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Effective Monday, March 2, 2026 - Self-Help Credit Union's funds hold & release policy will go into effect for deposited checks.

OUR CURRENT POLICY (ending March 1, 2026)

- The Credit Union will make available up to **\$275** at the time of the check deposit.
- The remaining amount of the deposited funds will be released the next business day (or longer if regulations require an extended hold).

OUR NEW POLICY (effective March 2, 2026)

- The Credit Union will make available up to **\$100** at the time of the check deposit.
- The Credit Union will make available up to **\$175** the next business day.
- The release of the remaining amount of the deposited funds is put on hold until the release date required by regulation.

To view Self-Help CU's membership and account disclosures

- Please visit the home page of the Alliance CU website and click on the **IMPORTANT UPDATES** panel.
- Additionally, links to the Self-Help CU disclosures are located at the bottom of the rates page of the Self-Help CU website (self-help.org/rates).