

FUNDS AVAILABILITY POLICY

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Availability of funds from your cash and check deposits will be delayed, during which time you may not withdraw cash and/or checks from those deposited funds. This policy applies to checking accounts only.

DETERMINING AVAILABILITY OF A DEPOSIT

The delay is counted in business days from the day of deposit. Saturdays, Sundays and federal holidays are not counted as business days. If you make a deposit before closing on a business day, that is your day of deposit. If you make a deposit after closing or on a day we are not open, the day of deposit is the next business day. We have the same hold policy for all branch locations unless otherwise specified. (i.e., the policy applies to a branch owned and operated by Coca-Cola Federal CU and a branch in the shared service center network.) The delay varies depending on the type of deposit and is explained below.

SAME-DAY AVAILABILITY

Electronic direct deposits to your account make funds available on the day we receive the deposit.

NEXT-DAY AVAILABILITY

Funds from the following deposits are available on the first business day after the day of deposit:

- U.S. Treasury checks payable to you
- Wire Transfers
- Checks drawn on C.C.F.C.U.

If you make the deposit in person to one of our employees, funds from the following are available on the first business day after the day of deposit:

- Cash
- State and local government checks payable to you
- Cashier's, certified and teller's checks payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks and postal money orders payable to you.

If you do not make your deposit in person (e.g., if you mail it or make it at a shared service center), funds will be available on the second business day after the day of deposit. If you make a deposit at a Credit Union owned ATM, funds will be available on the second business day after the day of deposit.

ATM DEPOSITS

Funds from deposits (cash or checks) made to automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of deposit. This rule does not apply at ATMs that we own or operate. ATMs we own or operate are clearly identified.

CHECK DEPOSITS

Your receipt will advise how long the funds will be on hold. Checks marked "payable through" have a four- or nine-digit number nearby. There will be a longer hold on checks marked "payable through."

Mailing Address:

P.O. Box 1734
Atlanta, GA 30301

Website:

creditunion.coca-cola.com

Email:

creditunion@coca-cola.com

Member Services

Telephone: (404) 676-2586
Toll Free: (877) 277-2586
Fax: (404) 598-2586

Physical Address:

1 Coca-Cola Plaza NW
Atlanta, GA 30313

The first \$250 from a check deposited into your checking account will be available on the first business day after the day of deposit. All checks deposited into share draft accounts will be available no later than two business days after deposit.

For those checks subject to exception holds, funds will be available no later than seven business days after deposit.

LONGER DELAYS MAY APPLY

Availability of funds you deposit by check may be delayed longer under the following circumstances:

- Your checking account is new (less than 30 days)
 - We believe a check you deposit will not be paid
 - You deposit checks totaling more than \$5,000 on any 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 computers or communications equipment
 - Your ACH entry is coming from an Originator outside of the United States jurisdiction (subject to greater scrutiny and verification against the list of Specially Designated Nationals)
- We will notify you of delays in withdrawing, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of deposit.

SPECIAL RULES FOR NEW ACCOUNTS

Availability of funds you deposit by check may be delayed longer under the following circumstances:

- Your checking account is new (less than 30 days)
- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$5,000 on any 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 computers or communications equipment
- Your ACH entry is coming from an Originator outside of the United States jurisdiction (subject to greater scrutiny and verification against the list of Specially Designated Nationals)

We will notify you of delays in withdrawing, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of deposit.

ACH DEBIT ORIGATION

Your ACH debit originated in Online banking may be held if for any reason we believe or suspect the ACH debit will be returned and/or uncollectible.

MOBILE CHECK DEPOSIT

See Mobile & Electronic Services Disclosure for funds availability of checks deposited using Remote Deposit Capture.

