UNITED STATES SENATE FEDERAL CREDIT UNION

FUNDS AVAILABILITY POLICY DISCLOSURE

In this disclosure the reference to "We", "Us", "Our" and "Credit Union" mean the UNITED STATES SENATE FEDERAL CREDIT UNION. The words "You" and "Your" mean each person applying for and/or using any of the services described herein. "Account" means any account or accounts established for You as set forth herein. For joint accounts, read singular pronouns in the plural.

This Disclosure describes Your ability to withdraw funds at the United States Senate Federal Credit Union. You should also refer to the Account Disclosure that describes the details of Your specific Account type and/or any Membership Agreement(s) We require for additional information.

General Policy. Our policy is to make funds from Your deposits available to You on the first business day after 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 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 holidays. If You make a deposit before 3:00 p.m. (1:00 p.m. for ATM deposits) 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 3:00 p.m. (1:00 p.m. for ATM deposits) or on a day that We are not open, We will consider the deposit made on the next business day We are open.

Reservation of Right to Hold. In some cases, We will not make all the funds You deposit by check available to You on the first business day after We receive Your deposit. Depending on the type of check You deposit, funds may not be available until after the second business day following the day of Your deposit. However, for Checking Accounts, the first $300 of Your deposit will be available on the first business day following the day of Your deposit. If We are not going to make all the funds from Your deposit available on the same business day, 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 decided to take this action after You have left the premises, We will mail You the notice by the next business day after We receive Your deposit. If You will need the funds from a deposit right away, You should ask Us when the funds will be available. Any request for payment against funds on which a hold has been placed will be returned unpaid.

Longer Delays May Apply. We may delay Your ability to withdraw funds deposited by check into Your Account an additional number of days for the following reasons:

a. We believe a check You deposit will not be paid.
b. You deposit checks totaling more than $5,600 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.

In any case, We reserve the right to refuse an item for deposit or encashment.

Location of Check Endorsements. Federal law requires all check endorsements to be in the first 1 1/2 inches of the trailing edge of the back of the check. The trailing edge is opposite the left side of the face of the check, the side of the check just behind Our address. You will be responsible for any costs incurred by Us due to delays in returning checks deposited into Your Account that do not comply with the endorsement standards.

Special Rules for New Accounts. If You are a new member, the following special rules will apply during the first 30 calendar 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 $5,600 of a day's total deposits of cashier's, certified, tellers and federal, state, and government checks will be available on the next 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 $5,600 will not be available until the second business day after the day of Your deposit. Funds from all other check deposits will be available after the ninth business day of Your deposit. Further delays may apply.

Deposits at Non-proprietary ATMs. Except for deposits made at Automated Teller Machines (ATM) within networks that we participate in, we do not accept deposits at ATMs that we do not own or operate. Please refer to our Locator Service for a current listing of ATMs available to accept deposits for credit into your USSFCU account.

Dividend Payment Policy. Refer to the Account Disclosure that describes the details of Your specific Account type for Our policy on the payment of dividends.