



Effective July 1, 2025

CHANGES TO FUNDS AVAILABILITY POLICY

The dollar amounts in the Pioneer Appalachia FCU's Funds Availability Policy will be adjusted for inflation as required by the Expedited Funds Availability Act. The following thresholds are changing and may affect the funds available to you for certain deposits.

- Generally, the first \$275 from a deposit will be made available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if you deposit \$900 on Monday, \$275 from the deposit is available on Tuesday. The remaining \$675 is available on Wednesday.
- We may delay the availability of your funds for any deposits over \$6,725. However, the first \$275 will be available on the next business day after your deposit. For example, generally, if you deposit a \$9,000 check, the first \$275 will be available the next business day, \$6,450 will be available on the second business day, and the remaining \$2,275 will be available on the 7th business day.
- If you have a new account with us or have repeatedly overdrawn your account in the last six months, we may delay the availability of your funds for any deposits over \$6,725. For example, generally, if you deposit a \$9,000 check, \$6,725 will be available on the next business day for deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks. For other deposited items, the \$6,725 will be available on the second business day, and the remaining \$2,275 will be available on the 9th business day after your deposit.

To receive a copy of the credit union's Funds Availability Policy contact us at 304-348-6648 or visit our website at pioneerafcu.org