



FUNDS AVAILABILITY DISCLOSURE

*Federally insured
by the NCUA*

YOUR ABILITY TO WITHDRAW FUNDS AT MARRIOTT EMPLOYEES' FEDERAL CREDIT UNION

This disclosure describes your ability to withdraw funds at Marriott Employees' Federal Credit Union. It only applies to the availability of funds deposited into transaction accounts. The credit union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this agreement.

Our policy is to delay the availability of funds that you deposit by check into your credit union accounts. During the delay, you may not withdraw the funds and we will not use the funds to pay checks that you have written. Cash, electronic payments, postal money orders, on-us checks, and government and depository checks made payable to you receive immediate credit.

Determining the Availability of a Deposit

The length of delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 p.m. 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 2:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

The first \$200 from a deposit of checks (not subject to immediate availability) will be 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 personal checks totaling \$700 on a Monday, \$200 of the deposit is available on Tuesday. The remaining \$500 is available on Wednesday.

Longer Delays May Apply

Funds you deposit by check may be delayed for longer periods under the following circumstances:

A check that you deposited was previously returned unpaid.

You have overdrawn your account repeatedly in the last six months.

The check (s) you deposited on this day exceed \$5,000.00.

An emergency, such as communication failure of computer equipment, has occurred.

Doubtful collectibility.

We will notify you if we delay your ability to withdraw funds for these reasons, and we will tell you when the funds will be available. They will generally be available no later than the sixth business day after the day of your deposit.

Special Rules for New Accounts

If you are a new member, the following special rule will apply during the first 30 days your account is open: Funds from check deposits (not subject to immediate availability) will be available on the sixth business day after the day of your deposit.

Marriott Employees' Federal Credit Union reserves the right to refuse any check for deposit.

TRANSACTION RESTRICTIONS

It is the policy of MEFCU, in compliance with Regulation D of the U.S. Federal Reserve Board, to limit the number of withdrawals or transfers from a savings account.

During any statement period, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction.

No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party.

If you exceed the transfer or withdrawal limitations set forth above in any statement period, your account may be charged a fee. In addition, MEFCU will not transfer funds from your savings account to authorize your check or preauthorized withdrawal. These checks or preauthorized debits will be returned as "Non-Sufficient Funds."