

FUNDS AVAILABILITY

The Financial Plus Credit Union Funds Availability Policy was updated effective April 1, 2017 for Automated Teller Machine (ATM) Deposits. The following funds availability changes are only for deposits received through ATMs:

Automated Teller Machines (ATM) and Funds Availability

Financial Plus Credit Union owns and operates many of its own ATMs. These are clearly identified as Financial Plus Credit Union ATMs and can be found at any of our offices and throughout the communities we serve in our field of membership. We will keep you informed of changes and additions to these locations.

All deposits made into an ATM after 11:59pm on weekdays and anytime of Saturdays, Sundays, or holidays observed by the Credit Union will be considered received on the next “business day” we are open.

Our policy is to make funds deposited into a Financial Plus Credit Union ATM available to you the second business day after the day of your deposit, with the first \$200.00 available on the first business day after the day of your deposit.

If you deposit funds into your Credit Union accounts through another ATM, one not owned and operated by the Credit Union, whether cash or check, the funds may not be available for up to five “business days” following the day of the deposit.

However, all ATM deposits are subject to the same conditions and exceptions referred to in the “Longer Delays May Apply” and “Special Rules for New Accounts” sections of the Membership and Account Agreement.

Our “business days” are Monday through Friday, excluding New Year’s Day, Martin Luther King Jr. Day, President’s Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the Friday after Thanksgiving Day, Christmas Day, and the last weekday preceding Christmas and New Year’s Day, and on any day designated for their observance.

If you have any questions, or to request a copy of the Membership and Account Agreement, please call our Contact Center at (800) 748-0451 during normal business hours Monday through Friday 8:30a.m. – 5:30p.m.