

# Availability of Funds:

---

## **Branch and ATM Deposits**

Generally, you may withdraw funds deposited to your account on the next business day following the date we received your deposit. We may release a portion of your deposit for immediate availability. Funds from electronic direct deposits will be available the day we receive the deposit.

In some cases, we may delay your ability to withdraw funds from deposited items for up to nine business days. If we do not make the funds available immediately or we have not placed an extended hold on the deposit, the funds will generally be available by the second business day following the date of your deposit.

## **Mobile Deposits**

Generally, a check deposited and accepted through our mobile app service before 5pm ET on a Carolina Trust business day will be considered deposited as of that date. Otherwise, the deposit date will be on the next business day we are open. Total funds deposited through Mobile Deposit will typically be made available in up to two (2) business days from the date of deposit. Carolina Trust may make such funds available sooner based on account relationship factors the Credit Union deems relevant.

**All deposits are subject to the Carolina Trust Funds Availability Policy as referenced in your Membership Agreements and Disclosures.**