

CHECK HOLD POLICY

WE WANT TO PROVIDE THE BEST EXPERIENCE FOR YOU, OUR MEMBER. IN SOME CASES WE MAY PLACE A HOLD ON CHECKS BEING DEPOSITED INTO MALHEUR FEDERAL CREDIT UNION IN ORDER TO PROTECT YOU FROM BEING LIABLE IF THE CHECK IS RETURNED FOR ANY REASON. IF A CHECK IS RETURNED YOU ARE RESPONSIBLE FOR THE AMOUNT OF THE CHECK IN ADDITION TO A RETURN CHECK FEE. IF A CHECK HOLD IS PLACED IT IS ONLY AS A PROTECTION TO YOU AND YOUR ACCOUNT.

CHECK HOLD CHART

Check Amount	Maximum Business Hold Time
\$5000.00 & UNDER	3 BUSINESS DAYS
\$5000.01 & ABOVE	6 BUSINESS DAYS

FUNDS RELEASE SCHEDULE

\$200.00	FUNDS RELEASED DAY OF DEPOSIT
\$400.00	2 BUSINESS DAYS
\$4,400.00	3 BUSINESS DAYS
BALANCE	6 BUSINESS DAYS

REGARDLESS OF HOW MUCH THE CHECK IS, WE ARE REQUIRED BY LAW TO CREDIT YOU WITH THE INITIAL \$200.00 THE DAY OF YOUR DEPOSIT.

IF YOU HAVE ANY CONCERNS OR QUESTIONS REGARDING A CHECK HOLD, PLEASE ASK A TELLER FOR MORE INFORMATION.

MALHEUR FEDERAL CREDIT UNION WOULD LIKE TO THANK YOU FOR YOUR COOPERATION IN THIS MATTER AND EXPRESS OUR GRATITUDE FOR YOUR BUSINESS.



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