

**BAY FEDERAL CREDIT UNION  
BUSINESS ACCOUNT AGREEMENT  
AND DISCLOSURES**

**ADDENDUM D**

**EFFECTIVE JULY 1, 2025**

**PAGE 27-28, PART III FUNDS AVAILABILITY POLICY**

**– LONGER DELAYS MAY APPLY.**

In some cases, you will not make all of the funds that I deposit by check available to me on the first (1st) business day after the day of my deposit. Depending on the type of check that I deposit, funds may not be available until the fifth (5th) business day after the day of my deposit. However, the first \$600 of my deposits may be available on the first (1st) business day after the day of deposit.

If you are not going to make all of the funds from my deposit available on the first (1st) business day after the day of deposit, you will notify me at the time I make my deposit. You will also tell me when the funds will be available. If my deposit is not made directly to one of your employees, or if you decide to take this action after I have left the premises, you will mail me the notice by the business day after you receive my deposit.

If I will need the funds from a deposit right away, I should ask you when the funds will be available.

In addition, funds I deposit by check may be delayed for a longer period under the following circumstances:

- You believe a check I deposit will not be paid.
- I deposit checks totaling more than \$6,725.00 on any one day.
- I redeposit a check that has been returned unpaid.
- I have overdrawn my account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

You will notify me if you delay my ability to withdraw funds for any of these reasons, and you will tell me when the funds will be available. They will generally be available no later than the eleventh (11 th) business day after the day of my deposit.

**PAGE 28, PART III FUNDS AVAILABILITY POLICY**

**– SPECIAL RULES FOR NEW ACCOUNTS.**

If I am a new member, the following special rules will apply during the first thirty (30) days my Account is open:

Funds from electronic direct deposits to my account will be available on the day you receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725.00 of a day's total

*Continued on the back*

deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first (1st) business day after the day of my deposit if the deposit meets certain conditions.

For example, the checks must be payable to me. The excess over \$6,725.00 will be available on the ninth (9th) business day after the day of my deposit. If my deposit of these checks (other than a U.S. Treasury check) is not made in person to one of your employees, the first \$6,725.00 will not be available until the second business day after the day of my deposit.

Funds from all other check deposits will be available on the thirtieth (30th) business day after the day of my deposit.



**Bay Federal**  
CREDIT UNION

*Making a real difference*



831.479.6000 • [www.bayfed.com](http://www.bayfed.com) • 888.4BAYFED