



Funds Availability Policy

AVAILABILITY SCHEDULE:

Same-Day Availability: Funds from an ACH transfer initiated at an external bank, sent to your Colorado Federal Savings account, will be available for withdrawal on the business day we receive them.

Fifth Business Day Availability: Funds from an ACH transfer initiated on Colorado Federal Savings Bank's website from your external bank account, are generally available for withdrawal within five (5) business days after the date your request is initiated.

WHEN YOUR DEPOSIT IS RECEIVED:

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 p.m. Mountain Time 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 4:00 p.m. Mountain Time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY:

The availability of funds from an ACH transfer initiated on Colorado Federal Savings Bank website from your external bank account, to be deposited into your Colorado Federal Savings Bank account, may be delayed for a longer period of time to ensure that the funds have cleared the external bank from which the funds were obtained and under circumstances including, but not limited to, the following:

- You are a new customer who has not maintained an account with CFSB in the prior 30 days.
- We suspect fraudulent, illegal or other unusual activity on your Account.
- You have overdrawn your Account repeatedly in the last six (6) months.
- You have multiple deposits returned in your Account over the immediately preceding 90-day period.

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