



FUNDS AVAILABILITY POLICY

Monterra Credit Union's general policy is to allow you to withdraw funds deposited in your account on the 1st business day after the day we receive your deposit. Funds from the electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the 1st business day. Then, the funds will generally be available by the 2nd business day after the day of deposit.

For additional information, please refer to your Monterra Credit Union Membership Account Disclosure.