

Gold Coast Federal Credit Union

Funds Availability Policy

Effective 7/01/2020

In accordance with our Universal Account Agreement, we make funds available in the following manner:

<i>Funds will be available</i>	<i>Description of deposit</i>
The day of deposit	<p>The first \$5,525 of a day's total deposits of:</p> <ul style="list-style-type: none"> • U.S. Treasury, postal, or government checks • Postal money orders • Payroll checks from a known company or a nationally known company • Official checks • Cashier's checks • Traveler's checks <p>The full amount of:</p> <ul style="list-style-type: none"> • direct deposits • cash • wire transfers • checks drawn on Gold Coast FCU
The first business day after the date of deposit	The first \$225 of a days total deposit of checks, EXCLUDING deposits made at Shared Service Centers
The second business day after the date of deposit	Checks drawn on U.S. institutions and deposits made at ATMs owned by Gold Coast FCU
The third business day after the date of deposit	Checks deposited at Shared Service Centers
The fifth business day after the date of deposit	ATM deposits made at machines not owned by GCFCU



Attention Shared Branching Members

Funds Availability: Funds deposited may not be immediately available. Check with your credit union for funds availability information.

Per our Shared Branching Agreement with CO-OP Shared Branching, all transactions require valid identification and the last four digits of your Social Security Number. All valid forms of ID require a photo, signature and cannot be expired.

Acceptable forms of ID include:

- Valid state-issued driver's license (U.S. or Canada)
- Valid state-issued identification card (U.S. or Canada)
- Valid passport (U.S. or other issued by a foreign country)
- Valid resident card or resident alien card
- Valid U.S. military ID

Revised 11/2022