

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	<i>The first \$225 of a days total deposit of checks, EXCLUDING deposits made at Shared Service Centers</i>
The second business day after the date of deposit	<i>Checks drawn on U.S. institutions and deposits made at ATMs owned by Gold Coast FCU</i>
The third business day after the date of deposit	<i>Checks deposited at Shared Service Centers</i>
The fifth business day after the date of deposit	<i>ATM deposits made at machines not owned by GCFCU</i>



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 06/2020