

## Gold Coast Federal Credit Union Funds Availability Policy

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

When funds can be with- drawn by cash or check.	Description of deposit.
The day of deposit.	The first \$5,000 of a day's total deposits of: US Treasury, postal, OR government checks, Postal money orders, Payroll check from a known company OR a nationally known compa- ny, Official checks, cashiers checks and Travelers Checks. FULL AMOUNT OF: Direct deposits, cash, wire transfers and checks drawn on Gold Coast FCU.
First business day after the date of deposit.	The first \$200 of a days total deposit of checks. EXCLUDING deposits made at Shared Service Centers.
Second business day after the date of deposit.	Checks drawn on U.S. institutions and deposits made at ATMs owned by Gold Coast FCU.
Third business day after the date of deposit.	Checks deposited at Shared Service Centers.
Fifth business day after the date of deposit.	ATM deposits made at machines not owned by Gold Coast FCU.



### Attention Shared Branching Members

#### Funds Availability:

Funds deposited may not be immediately available for withdrawal.  
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. and Canada)
- Valid state issued Identification Card. (U.S. and Canada)
- Valid Passport, U.S. or other issued by a foreign country.
- Valid Resident Card or Resident Alien Card.
- Valid U.S. Military ID.