

Funds Availability Policy Notice

Members 1st of NJ Federal Credit Union

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit.

Effective July 1, 2025, the amount available for withdrawal by the next business day on non-next day items will increase from \$225 to \$275.

Longer Delays May Apply

In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of deposit.

Funds may be delayed for reasons such as:

- Deposits made after business hours
- Large deposits
- Redeposited checks
- New accounts
- Checks returned unpaid
- Reason to doubt collectibility
- Deposits made at an ATM

You will be notified if a hold is placed on your deposit and told when the funds will be available.

Special Rules for New Accounts

During the first 30 days of a new account, funds from certain deposits may be delayed longer. Please refer to our full Funds Availability Policy for details.

For more information, please ask a representative or review the full Funds Availability Disclosure provided at account opening.

Members 1st of NJ FCU
37 West Landis Avenue, Vineland, NJ 08360
Phone: 856-696-0767
Website: www.membersonenj.org