



CHANGE IN TERMS INFORMATION – PLEASE RETAIN FOR YOUR RECORDS
Change to CAP COM Check Hold Policy Effective July 1, 2020

NEW Check Hold Policy*
Effective 07/01/2020

CHECK TOTAL	FUNDS	AVAILABLE
\$225	All	Same business day
More than \$225 through \$5,525	First \$225	Same business day
	Remaining through \$5,525	3 business days
More than \$5,525	First \$225	Same business day
	Through \$5,525	3 business days
	In excess of \$5,525	5 business days

This change resulted in the same-day availability increasing from \$200 to \$225 and three-day availability increasing from \$5,000 to \$5,525.

The above policy applies whether the check is deposited via a mobile device, ATM, by mail, or at a branch.

*Longer delays may apply in certain circumstances. Saturdays are business days.

Funds are still available the same day for these checks when deposited in a CAP COM branch:

Government checks, certified checks, U.S. Postal money orders, and checks drawn on CAP COM accounts.

Below are three ways to potentially speed up access to your check funds and avoid overdrafts.

1 Direct Deposit. If you currently receive paper paychecks, ask your employer about getting direct deposit (not subject to check holds).

Learn more at www.capcomfcu.org/directdeposit

2 Mobile Deposit. Save time traveling to a branch or ATM by depositing checks with your mobile phone.

See how at www.capcomfcu.org/remotedeposit

3 Overdraft Protection. Overdraft Protection can cover Checking Account shortfalls.

Learn about three options at www.capcomfcu.org/options

Questions?

For assistance, please contact our Member Services team at **(800) 634-2340**.