

When Are Deposits Available

When you make a deposit, be mindful that the money may not be available *immediately*. There may be delays depending on:

- 1) When the deposit was made (day of week, time of day, federal holiday)**
- 2) What type of deposit was made (check, cash, money order)**

Key to Remember
Date of Deposit (the date that the bank lists or recognizes the deposit) may not be the same as the *Day Deposit Made* (the day you put the money into the account).

Money Available Immediately



- Cash Deposit
- Direct Deposits

(Ex: Social Security, work, income tax refunds)




Money Available After a Delay

- Checks
- Money orders

Day Deposit Made	Date of Deposit
<p>Example 1) In-Person Deposit made <u>after the bank's cut-off time</u></p>	<p>Example 1) Next business day</p>
<p>*Verify with the bank the cut-off time for both ATM and teller deposits.</p>	



The first \$225 of a deposit will be available by the first Business Day after the Date of Deposit. And, the remainder will be available by the second Business Day after the Date of Deposit.

Disclaimer: The content shared is intended to be used for informational purposes only. It should not be considered as financial advice or recommendations.