



FUNDS AVAILABILITY POLICY

Monterra Credit Union's general policy is to allow you to withdraw funds deposited in your account on the 1st business day after the day we receive your deposit. Funds from the electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the 1st business day. Then, the funds will generally be available by the 2nd business day after the day of deposit.

For additional information, please refer to your Monterra Union Membership Account Disclosure.

UNDER THE EQUAL CREDIT OPPORTUNITY ACT, IT IS ILLEGAL TO DISCRIMINATE IN ANY CREDIT TRANSACTION:

- On the basis of race, color, national origin, religion, sex, marital status or age;
- Because income is from public assistance; *or*
- Because a right was exercised under the Consumer Credit Protection Act.
- In the provision of real estate brokerage services.
- Blockbusting is also illegal.

**ANYONE WHO FEELS HE OR SHE HAS BEEN DISCRIMINATED
AGAINST SHOULD SEND A COMPLAINT TO:**
National Credit Union Administration
Office of Consumer Financial Protection
1775 Duke Street, Alexandria, VA 22314