

**Central One Federal Credit Union  
Shrewsbury, MA**

**FUNDS  
AVAILABILITY  
POLICY**

Our general policy is to allow you to withdraw some of the funds deposited in your account on the first business day after the day we receive your deposit. Funds from 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 first business day. Then, the funds will generally be available by the second business day after the day of deposit.