

**NOTICE OF HOLD
(Exception Hold Notice)**

INDIANA MEMBERS CREDIT UNION

Account Number	Date of Deposit	Amount of Deposit
[REDACTED]	01/31/2022	\$ 4,980.00

We are delaying the availability of \$ 4,755.00 from this deposit. These funds will be available on the 7th business day after the day of the deposit, which will be 02/10/2022.

We are taking this action because:

- A check you deposited was previously returned unpaid
- The check is drawn on an account with repeated overdrafts
- You have overdrawn your account repeatedly in the last six months
- The checks you deposited on this day exceed \$5,525
- An emergency, such as failure of communications or computer equipment, has occurred.
- We received notice that the check is being returned unpaid
- We believe a check you deposited will not be paid for the following reason(s):

No deposit this large has been made in the last 3 months on the account

*If you did not receive this notice at the time you made the deposit and the check(s) you deposited is paid, we will return to you any fees for any overdrafts or return checks that result solely from the additional delay we are imposing. For refund information, contact your local branch or Member Services at 1-800-556-9268.

Rev 11/08

01/31/2022