



Indi Funds Availability Policy

Effective March 16, 2021

Introducing Our Funds Availability Policy

Our Indi Funds Availability Policy provides detailed information about when funds you deposit (reload) on to your indi account will become available for your use.

Please take a moment to review this Policy. By understanding how we make your deposits of funds available, it will be easier for you to manage your indi account.

Business Days

Every day except Saturday, Sunday and a federal holiday is a business day.

Same-Day Availability

Funds from the following deposits to your account will be available on the day we receive the deposit:

- Cash deposits made at a Visa® ReadyLink or Mastercard® rePower merchant (as applicable)
- Cash deposits made at PNC ATMs that accept deposits
- Original credit transaction deposits (through Visa Direct or Mastercard Moneysend, as applicable)

Funds from ACH transfers, such as direct deposits and bank transfers, are available on the same business day as the day of their deposit if received prior to our cut-off time of 8:30 p.m. ET. If a deposit is received via ACH transfer after our cut-off time or on a day that is not a business day, funds from this deposit are available on the next business day.

Remote Check Deposit

For information about funds availability for remotely-deposited checks received via indi's mobile application, please refer to Section 7 of the Remote Check Deposit Addendum to the Indi Terms and Conditions.

Your Responsibility

If you have further questions about this Indi Funds Availability Policy, please email support@goindi.com, call 833-285-1736 (voice), or call 866-317-9343 (TTY).

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