## **Balance Information**

**Actual Balance** is the funds in your account as of the close of the prior business day plus any real-time transactions that occurred that posted to your account until the present time.

**Available Balance** is the total dollar amount in your account that can be withdrawn immediately. It's your balance minus any holds placed on your account due to uncollected funds, pending deposits, or withdrawals.

## **Website Accessibility**

There is no definitive test nor certification of conformance to Level AA of the Web Content Accessibility Guidelines (WCAG) but we have used a variety of methods for assessing accessibility. If you find a part of the site that you feel does not conform to Level AA of the WCAG, please <u>contact us</u>.

Abound Credit Union strives to make every page accessible to users but cannot guarantee that every page is Level AA compliant.

Abound Credit Union has used WCAG guidelines for compliance as suggested by the Department of Justice. Though some of the compliance found in WCAG conforms with 508 Compliance, we are not 508 Compliant.

Abound Credit Union chose to use WCAG for compliance because they are determined by the World Wide Web Consortium (W3C), the consortium that makes all guidelines for the Internet, worldwide.