



YOUR ABILITY TO WITHDRAW FUNDS – FUNDS AVAILABILITY DISCLOSURE

The policy statement applies to “transaction” accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. Deposits are posted as of the date received with the exception of non-business days as outlined above. Deposits received on non-business days are posted on the next business day after the date of receipt.

If you make a deposit at an ATM that we own or operate before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 2:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. All ATMs that we own or operate are identified as our machines.

Funds from any deposits (cash or checks) made at an ATM we do not own or operate will not be available until the 5th business day after the date of your deposit.

If you make a deposit at an ITM (Video Teller) before 7:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit with a Video Teller on Saturday, we will consider that the deposit was made on the next business day we are open.

If you make a mobile deposit before 7:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a mobile deposit after 7:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us.

LONGER DELAYS MAY APPLY

CASE-BY-CASE DELAYS- In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. The first \$225 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the fund from a deposit right away, you should ask us when the funds will be available.

EXCEPTION DELAYS- In addition, funds you deposit by check may be delayed for a longer period under the circumstances below. We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available.

- You deposit checks totaling more than \$5,525 on any one day

Under this circumstance, the first \$225 of your deposit will be made available on the first business date after the date of the deposit, \$5,300 on the second business date after the date of deposit, and the rest of the deposit on the seventh business date after the date of deposit.

- You deposit checks into an account opened for less than 30 days
- You redeposit a check that had been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications equipment
- We believe a check you deposited will not be paid for the following reasons:
 - We received notice that the check is being returned unpaid
 - We have confidential information that indicates that the check may not be paid
 - The check is drawn on an account with repeated overdrafts
 - We are unable to verify the endorsement of a joint payee
 - Some information on the check is not consistent with other information on the check
 - There are erasures or other apparent alterations
 - The routing number of the paying bank is not a current routing number
 - The check is postdated or has a stale date
 - Information from the paying bank indicates that the check may not be paid
 - We have been notified that the check has been lost or damaged in collection

Under these circumstances, the full amount of your deposit will be made available on the seventh business date after the date of deposit.