



## FUNDS AVAILABILITY DISCLOSURE

When a deposit is made to your account, the funds may not be available immediately. For example, if you deposit a check on Monday, you may not be able to withdraw the funds from that check, and we may not pay another check with those funds, until Tuesday or even later. See the **Availability Timeline for Deposits** below for details about when you can use the funds from different types of deposits.

If you withdraw funds from a check deposit, and the check is later returned, we may charge the check back to your account.

### AVAILABILITY TIMELINE FOR DEPOSITS TO ESTABLISHED ACCOUNTS

Below is our general policy for deposits to accounts open more than 30 days. Longer delays may apply.

When a deposit is made by	Deposited funds are available
<ul style="list-style-type: none"> <li>• Electronic deposit</li> <li>• Wire transfer</li> <li>• Cash</li> </ul>	<ul style="list-style-type: none"> <li>• The same business day</li> </ul>
<ul style="list-style-type: none"> <li>• Check</li> </ul>	<ul style="list-style-type: none"> <li>• Usually the next business day, but see <b>Longer Delays May Apply</b> below</li> </ul>

#### What is a “Business Day?”

A business day is any day of the week except Saturday, Sunday, and Federal holidays. A deposit made before 4:00 P.M. Monday thru Friday is considered deposited that day. A deposit made after 4:00 P.M., or on a day we are closed, is considered deposited the next business day.

#### Check Cashing, Immediate Availability, and Holds on Other Funds

We may cash a check or make a check deposit available immediately if you have funds to cover that check in any of your accounts with us. If we do, we may hold those funds (equal to the amount of the check) in your account(s) according to the timeline described in this policy.

#### Longer Delays May Apply

Funds from check deposits may not be available according to the timeline described above. In some cases, funds may be held up to two (2) business days. In these instances, the first \$200.00 of the deposit will be available on the next business day.

Funds from check deposits may be delayed for up to seven (7) business days if:

- We believe a deposited check will not be paid.
- Your deposit checks totaling more than \$5,000 on any one business day.
- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency situation, such as failure of computer or communications equipment.

#### Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic deposit, wire transfers, and cash will be available on the same business day that we receive the deposit. Funds from the first \$5,000 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit is made payable to you and conducted in person to one of our employees. The excess over \$5,000 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the **seventh** business day after the day of your deposit.

We will notify you if we delay your availability to withdraw funds, and we will tell you when the funds will be available.

If you need the funds from a check deposit right away, ask us when the funds will be available.