

FUNDS AVAILABILITY DISCLOSURE

THIS POLICY STATEMENT APPLIES TO ALL DEPOSIT ACCOUNTS.

OUR POLICY IS TO MAKE FUNDS FROM YOUR 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 THEY ARE AVAILABLE, YOU CAN WITHDRAW THE FUNDS IN CASH AND WE WILL USE THE FUNDS TO PAY CHECKS OR ELECTRONIC TRANSACTIONS YOU HAVE AUTHORIZED.

PLEASE REMEMBER THAT EVEN AFTER WE HAVE MADE FUNDS AVAILABLE TO YOU, AND YOU HAVE WITHDRAWN THE FUNDS, YOU ARE STILL RESPONSIBLE FOR CHECKS-ATM WITHDRAWALS-POS PURCHASES YOU TRANSACT THAT ARE RETURNED TO US UNPAID AND FOR ANY OTHER PROBLEMS INVOLVING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. IF YOU MAKE A DEPOSIT BEFORE CLOSING 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 AFTER CLOSING OR ON A DAY WE ARE NOT OPEN, WE WILL CONSIDER THAT THE DEPOSIT WAS MADE ON THE NEXT BUSINESS DAY WE ARE OPEN.

LONGER DELAYS MAY APPLY

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. DEPENDING ON THE TYPE OF CHECK THAT YOU DEPOSIT, FUNDS MAY NOT BE AVAILABLE UNTIL THE **15TH** BUSINESS DAY AFTER THE DAY OF YOUR DEPOSIT.

CIRCUMSTANCES FOR LONGER DELAY ON FUNDS YOU DEPOSIT BY CHECK

1. WE BELIEVE A CHECK YOU DEPOSIT WILL NOT BE PAID.
2. YOU DEPOSIT CHECKS TOTALING MORE THAN \$5,000.00 ON ANY ONE DAY.
3. YOU REDEPOSIT A CHECK THAT HAS BEEN RETURNED UNPAID.
4. YOU HAVE OVERDRAWN YOUR ACCOUNT REPEATEDLY IN THE LAST SIX MONTHS.
5. AN EMERGENCY, SUCH AS COMMUNICATION SYSTEM OR COMPUTER EQUIPMENT FAILURE..

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. THEY WILL GENERALLY BE AVAILABLE NO LATER THAN THE SIXTEENTH BUSINESS DAY AFTER THE DAY OF YOUR DEPOSIT.