

Funds Availability Disclosure

Our policy is to make funds from your cash or check deposits available to you on the first business day after we receive your deposit, this may vary depending on the type of deposit as explained in this disclosure. Electronic direct deposits will be made available on the day we receive the deposit. Once funds are made available, they will be used to pay checks you have written and may be withdrawn in cash. Please remember, that even after funds have been made available to you, and you have withdrawn the funds from your account, you are still responsible for any checks you deposit that are returned unpaid.

Determining Availability of Deposit

For determining the availability of your deposits, we consider every day a business day except Saturdays, Sundays and federal holidays. If you make a deposit prior to 5:00 p.m., in person to a bank employee, on a business day we are open; we will consider that day to be the day of deposit. If you make a deposit after 5:00 p.m. on a business day or on a day we are not open, we may consider that the deposit was made on the next business day we are open.

Mail deposits will be considered made once the deposit is received. Deposits made at our after-hour depositories after 7:30 a.m. on a business day or on a day we are not open, it may be considered received for processing on the next business day.

For items deposited via Mobile Banking (Remote Check Deposit) or Remote Deposit Capture on or before 5:00 p.m. on a business day, that day is the day of deposit. If we receive the image of an Item for deposit after 5:00 p.m. or on a non-business day, the next business day is the day of deposit. Items deposited will be available on the next business day, after the day of deposit.

Our bank ATMs do not accept deposits, you may be able to make deposits at other ATMs. Deposits made at other ATMs will be made available within 2 business days from the date of deposit.

Checks drawn on non U.S. banks (foreign checks) are not subject to the funds availability policy outlined in this disclosure. Please inquire regarding the availability of foreign checks at the time of deposit. Generally, the availability of funds from a deposit of foreign checks will be delayed until funds are collected from the financial institution from which they are drawn.

Longer Delays May Apply

In some cases, not all funds that you deposit via check will be made available to you on the first business day after the day of deposit. The first \$200.00 from the total of all check deposits on a given business day may be made available on the first business day after the day of deposit. Depending on the type of checks you deposit, additional funds may not be made available until the second business day after the day of deposit.

If the availability of funds from your deposit are going to be delayed beyond the first business day, we will notify you at the time you make your deposit and inform you when funds will be available. If your deposit is not made directly to one of our employees, or if we decide to delay availability after you have left the premises, we will mail a notice to you by the business day following your deposit. If you need the funds to be available immediately, you should inquire as to when funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check deposited will not be paid.
- Checks deposited total more than \$5,000 on any one day.
- You redeposit a check that had previously been returned unpaid.
- The account of deposit has been repeatedly overdrawn in the last six months.
- There is an emergency, such as failure of computers or communications equipment.

We will notify you if we delay your availability to withdraw funds for any of these reasons, and inform you of when the funds will be made available. They will generally be available no later than the seventh business day after the day of deposit.

Special Rules for New Accounts

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

- Funds from electronic direct deposits will be available on the day we receive the deposit.
- Funds from cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the first business day after the day of deposit if certain conditions are met. For example: The checks must be made payable to you.
 - Amounts over \$5,000 will be made available the ninth business day after the day of deposit.
 - If your deposit of these checks (other than a US Treasury Check) is not made in person to one of our employees, the first \$5,000 will not be made available until the second business day after the day of deposit.
- Funds from all other check deposits will be made available on the seventh business day after the day of your deposit.

Holds on Other Funds (Check Cashing)

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 made available to you, at the time funds from the check we cashed would have been made available if you had deposited it.

Holds on Other Funds (Other Accounts)

If we accept a check for deposit that is drawn on another bank, we may make funds from that deposit available for withdrawal immediately but delay availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.