



Your Ability to Withdraw Funds

Federal Regulations require us to establish guidelines concerning your ability to withdraw funds from your deposits. We are also required to inform you of these guidelines.

It is our policy to make funds you deposit available to you the first business day after the day of your deposit. Electronic deposits will be available on the day we receive the deposit.

Longer Delays May Apply:

In some cases, all of the funds that you deposit by check will not be 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 second business day after the day of your deposit. The first \$225 of your deposit may be available on the first business day after your deposit.

If the funds from your deposit are not 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 the action is taken after you have left the premises, a notice will be mailed to you by the day after we receive your deposit. You should ask if you need to be sure about when a particular deposit will be available for withdrawal.

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

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as a failure of computer or communications equipment.
- We will notify you if your ability to withdraw funds for any of these reasons is delayed, and we will tell you when the funds will be available. They will generally be available not later than the seventh business day after the day of your 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 to your account will be available on the day we receive the deposit. Funds from deposit of cash, wire transfers, and the first \$5,525 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 your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,225 will be available on the ninth 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 \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available no later than the ninth business day after the day of your deposit.

Business Day

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 3:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit after these business hours or on a day we are not open, we will consider that the deposit was made on the next business day we are open.