

**Funds Availability:**

Our policy is to make funds from your deposit made at one of our offices available to you on the same business day we receive your deposit provided that deposit is in cash, electronic direct deposit, wire transfer, or the first $5,000.00 of first party checks made payable to you as described in this paragraph. The first $200 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. The remaining funds will be available on the second business day after the day of your deposit. For example, if you deposit a check of $700 on a Monday, $200 of the deposit is available on Tuesday. The remaining $500 is available on Wednesday.

Funds from deposits made through E-Deposit will generally be available to you on the same business day.

**Holds on Other Funds**

If we cash a check for you that is drawn on another financial institution, 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 have cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another financial institution, 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. The funds in the other account will not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check you deposited.

**Longer Delays May Apply**

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 $5,000 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 failure of computer or communications equipment.

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 7th (seventh) business day after the day of your deposit.

**Special Rules for New Checking Accounts**

The following special rules will apply during the first 30 days your checking account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of 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 your deposit if the checks are first party checks payable to you. The excess over $5,000 will be available no later than the 9th (ninth) business day after the day of your deposit. Funds from all other check deposits will generally be available no later than the 9th business day after the day of your deposit.