

FUNDS AVAILABILITY POLICY

Our general policy is to allow you to withdraw funds deposited into your account on the same business day of your deposit.

In some cases, we may delay same day withdrawal of funds. If this is the case, the funds will generally be available by the 2nd business day after the day of deposit. Also, under certain conditions, longer delays may apply. However, if your funds are delayed, we will notify you either at the time of deposit or a notice will be mailed the next business day to the address we have on file for you.

TYPE OF DEPOSIT

AVAILABILITY

Cash

Next business day

**Deposits for \$200 or less,
US Treasury, State/Local
Government checks**

Next business day

**Credit Union, Cashier's, Certified,
Teller's check, Money Orders**

Next business day

Electronic payments

**No later than next
business day from
day of receipt**

Local Checks

2nd business day

Exceptions to this schedule may be applied to: 1) new accounts less than 30 days old; 2) re-deposited checks returned unpaid; 3) frequent non-sufficient funds transactions during the last 6 months; 4) checks deposited totaling more than \$5000 on any one day; 5) reasonable cause to doubt collectibility of a check; 6) an emergency, such as failure of communications or computer equipment, has occurred.

Reg CC 06/28/2012