

## DEPOSIT AVAILABILITY POLICY

When a deposit is made to your account, the funds may not be available immediately. For example, if you deposit a check on Monday, you may not be able to withdraw the funds from that check, and we may not pay another check with those funds, until Tuesday or even later. See the Availability Timeline below for details about when you can use the funds from different types of deposits.

If you withdraw funds from a check deposit, and the check is later returned, we may charge the check back to your account.

**Availability Timeline for Deposits:** Below is our general policy for deposits to accounts open for more than 30 days. Longer delays may apply.

When a deposit is made by	Deposited funds are available
<ul style="list-style-type: none"><li>• Electronic direct deposit</li><li>• Wire transfer</li><li>• Cash</li></ul>	<ul style="list-style-type: none"><li>• The same business day</li></ul>
<ul style="list-style-type: none"><li>• Check</li></ul>	<ul style="list-style-type: none"><li>• Usually the next business day, but see "Longer Delays May Apply" below</li></ul>

### What is a "Business Day?"

A business day is any day of the week except Saturday, Sunday, and Federal holidays. A deposit made before 2 P.M. Central Standard Time Monday thru Friday is considered deposited that day. A deposit made after that time, or on a day we are closed, is considered deposited the next business day.

### Check Cashing, Immediate Availability, and Holds on Other Funds

We may cash a check or make a check deposit available immediately if you have funds to cover that check in any of your accounts with us. If we do, we will hold those funds (equal to the amount of the check) in your account(s) according to the timeline described in this policy.

### Longer Delays May Apply

Funds from check deposits may not be available according to the timeline described above. In some cases funds may be held for up to 2 business days. In these cases, the first \$225.00 of the deposit will be available on the next business day.

Funds from check deposits may be delayed for up to 7 business days if:

- We believe a deposited check will not be paid.
- You deposit checks totaling more than \$5,525.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last 6 months.
- There is an emergency, such as failure of computer or communications equipment.

**SPECIAL RULES FOR NEW ACCOUNTS:** If you are a new customer, the following "Special Rules" could apply during the first 30 days your account is open.

Funds from deposits of cash and electronic deposits by next business day.

Government checks (Treasury, Federal Reserve Bank, Federal Home Loan Bank, State and local) U.S. Postal Service money orders, cashier's or certified checks, first \$ 5525.00 by next business day; rest no later than ninth business day.

All other checks (i.e., on-us or other banks) may be held past Eleven days.

We will notify you if we delay your availability to withdraw funds, and we will tell you when the funds will be available.

If you will need the funds from a check deposit right away, ask us when the funds will be available.