

FUNDS AVAILABILITY POLICY

Policy Notice:

In accordance with Federal Regulation CC we need to inform you of our policy regarding your rights to draw funds against deposits you have made to any transaction account at our institution.

You should know that:

- If we place a hold on your deposit, the first \$225.00 of your deposit will be available on the first business day after the date of your deposit;
- Longer delays may apply if you deposit checks totaling \$5,525.00 on any one (1) day; and
- For new accounts, the first \$5,525.00 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 next business day after the day of your deposit if the deposit meets certain conditions. The excess over \$5,525.00 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 \$5,525.00 will not be available until the second business day after the day of your deposit.
- Funds from electronic direct deposits will be available on the day we receive the deposit.
- Please request our account agreement and disclosure for a full explanation of availability.

We stand for you.

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