



FUNDS AVAILABILITY DISCLOSURE

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 a check you deposit is later returned unpaid, we will charge the check back to your account with a fee.

Availability Timeline for Deposits to Established Accounts

Below is our general policy for deposits to accounts open for more than 30 days. Longer delays may apply, and different rules apply for checks deposited to accounts open 30 days or less.

When a deposit is made by...	Deposited funds are available...
<ul style="list-style-type: none"> • Electronic direct deposit • Wire Transfer • Cash 	<ul style="list-style-type: none"> • The same business day
<ul style="list-style-type: none"> • Check 	<ul style="list-style-type: none"> • The first \$200 is available no later than the next business day with remainder available in 2 business days

What is a "Business Day"?

A business day is any day of the week except Saturday, Sunday, and Federal holidays. A deposit made before 4pm on a business day 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.

Longer Delays May Apply

Funds from checks deposits may be delayed for up to 30 business days if:

- We believe a deposited check will not be paid.
- 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.

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

Availability Timeline for Deposits to New Accounts (Open 30 Days or Less)

When a deposit is made by...	Deposited funds are available...
<ul style="list-style-type: none"> • Electronic direct deposit • Wire Transfer • Cash 	<ul style="list-style-type: none"> • The same business day
<ul style="list-style-type: none"> • Checks – Gov't cashiers, certified, teller's, traveler's, postal money order, Federal Reserve Bank check or Federal Home Loan Bank check, U.S. Treasury check or personal checks 	<ul style="list-style-type: none"> • The first \$200 is available no later than the next business day with the remainder available in 5 business days.

Longer Delays May Apply

Please see the information on Longer Delays in the section above.