

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. 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 unpaid, we may charge the check back to your account.

Availability Timeline

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 next business day

What is a “Business Day?”

A business day is any day of the week except Saturday, Sunday, and Federal holidays. A deposit made before (*time of day*) 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. If we do, we will hold those funds (equal to the amount of the check) in your other account(s) according to the timelines described elsewhere in this policy.]