

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

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** (see page 2).

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">• Usually the next business day, but see “Longer Delays May Apply” below

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 account(s) according to the timelines described elsewhere 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 three business days, and in other specific cases they may be held for up to (*number*) business days after the day of your deposit. We will notify you if we delay your ability to withdraw funds, and we will tell you when the funds will be available.

In the case of a **3 business day** hold:

- The first \$(*minimum amount*) of the deposit will be available on the next business day.
- Up to an additional \$(*cash-withdrawal amount*) will be available for cash withdrawal beginning at (*time no later than 5:00 p.m.*) on the second business day. The entire deposit (up to \$(*large-deposit amount*)) will be available for paying checks you have written on the second business day.
- The remainder (up to \$(*large-deposit amount*)) will be available for cash withdrawal on the third business day.
- Any remainder over \$(*large-deposit amount*) is available in (*number*) business days for cash withdrawal and writing checks.

Funds from check deposits may be delayed for up to (**number**) **business days** if:

- We believe a deposited check will not be paid.
- You deposit checks totaling more than \$(*large-deposit amount*) 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.

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

DEPOSIT AVAILABILITY POLICY (continued)

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"> • U.S. Treasury check payable to you 	<ul style="list-style-type: none"> • The first \$(<i>new-account amount</i>) is available on the next business day • Any remainder over \$(<i>new-account amount</i>) is available in 9 business days
<ul style="list-style-type: none"> • Government, cashier’s, certified, teller’s, or traveler’s check that is payable to you [and deposited with a special deposit slip*] • Postal money order, Federal Reserve Bank check, or Federal Home Loan Bank check payable to you 	<ul style="list-style-type: none"> • The first \$(<i>new-account amount</i>) is available on the next business day if deposited with a teller, otherwise 2 business days • Any remainder over \$(<i>new-account amount</i>) is available in 9 business days
<ul style="list-style-type: none"> • Other checks not specifically described above <i>For example, personal checks, or checks not written to you</i> 	<ul style="list-style-type: none"> • In (<i>number</i>) business days

[* Special deposit slips can be obtained in any branch. Government, cashier’s, certified, teller’s, or traveler’s checks will be processed like “other checks” if they are not deposited with a special deposit slip.]