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## FUNDS AVAILABILITY NOTICE

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### Your Ability to Withdraw Funds

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Deposits of cash, wire transfers, and electronic deposit will be available on the day we receive your deposit. However, if we do not receive the information necessary to process an electronic deposit before the day we receive the funds, then the funds will be available on the first business day after we receive the funds and the information. Once the funds are available, you can withdraw them in cash and/or we will use the funds to pay checks that you have written.

Please remember that even after funds are made available to you, and you have withdrawn funds, you are still responsible for the checks you have deposited that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, everyday is a business day, except Saturdays, Sundays, and Federal Holidays. If you make a deposit before 6:00pm on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 6:00pm or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit into your share draft account. Longer delays may apply to deposits into your share account. The first \$200 of your deposit will be available on the first business day after your deposit.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive the deposit.

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

In addition, the funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$5,000 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six 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 for any of these reasons, and we will tell you when the funds will be available. They will generally be available not later than the seventh business day after the day of your deposit.