

FUNDS AVAILABILITY POLICY

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw your funds.

For determining the availability of your deposits, every day is a business day, with the exception of Saturday, Sunday, and Federal Holidays. If you make a deposit before three o' clock on a business day, we will consider that day to be the day of deposit. If you make a deposit after three o' clock on a business day, we will consider the deposit made on the next business day.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds deposited by check available to you on the first business day after deposit. Depending on the type of check that is deposited, funds may not be available until the seventh day after the day of your deposit. However, the first \$100.00 of your deposit will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will give you notification at the time of deposit.