

FUNDS AVAILABILITY DISCLOSURE

This policy statement applies to all deposit accounts.

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 6:00 P.M. Eastern Time 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 6:00 P.M. Eastern Time or on a day that we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

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. However, the first \$200 of your deposits will be available on the first business day after we receive your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, 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 your deposit.

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

In addition, 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 communications or computer equipment

We will notify you if we delay your ability to withdraw funds for any reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

DEPOSITS MADE AT AUTOMATED TELLER MACHINES (ATM)

We do not accept deposits to your account at Automated Teller Machines we do not own or operate. All ATM's that we own or operate are identified as our machines. Funds from deposits through our ATM machines before our cut-off time of 3:00 P.M. Eastern Time will be credited and available for withdrawal on the next business day after the day of deposit. Deposits received after our cut-off hour of 3:00 P.M. Eastern Time will be considered received on the next business day and will be available for withdrawal on the second business day after the day of deposit.

DEPOSITS MADE ON MOBILE DEVICES

Checks successfully deposited and accepted through Mobile Deposit prior to 4:00 p.m. Eastern Time on any business day will be deemed to have been received by the Bank on that business day; checks successfully deposited and accepted after 4:00 p.m. Eastern Time on any business day or on any day that is not a business day are deemed to have been received by the Bank on the next business day. Funds deposited using Mobile Deposit will be made available to you by 9:00am Eastern Time on the next business day after the day we receive your deposit. Checks deposited through Mobile Deposit will not appear in your account history or balance until the next business day after the day of deposit.

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