

FUNDS AVAILABILITY POLICY

effective July 21, 2011

Our general policy is to allow you to withdraw funds deposited in your "transaction" account on the first business day after the day we receive your deposit. The first \$200.00 of your deposits will be immediately available. Depending on the type of check that you deposit, funds may not be available until the 2nd business day after the day of your deposit. 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 \$5000 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 the above reasons. They will generally be available no later than the 5th business day after the day of your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit.