

When Funds are Available for Withdrawal

Our policy is to make funds from your deposit available to you on the same business 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. When determining the availability of your deposit, every day is a business day except Saturday, Sunday, and federal holidays. If you make a deposit on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold

In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Depending on the type of check you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200 of your deposit will be available on the first business day after the day we receive your deposit. If we are not going to make all of the funds from your deposit available to you, 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 with 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 next business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposited will not be paid;
- You deposit checks totaling more than \$5,000 on any one day;
- You deposit 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 of these 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.

Special Rules for New Accounts

If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain requirements. For example, the checks must be payable to you.

The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If you do not make the deposit in person with one of our employees, the first \$5,000 will not be made available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Deposits at Our ATMs

Deposits (cash or checks) made at our (proprietary) automated teller machines (ATMs) are considered deposited to your account on the day you make the deposit. However, all deposits are subject to verification prior to the funds being made available and to additional hold practices as previously stated. If we are not going to make all the funds available we will mail you the notice by the next business day after we receive your deposit.

Deposits at Other ATMs

Deposits (cash or checks) made at other (nonproprietary) ATMs are considered deposited to your account on the day you make the deposit. However, all deposits are subject to verification. Funds will not be made available to you until the fifth business day after the banking day of deposit.