

# Funds Availability Policy

It is our policy to make funds deposited by check into your checking account available to you on the same business day that they are deposited. If you present your deposit to one of our employees before 5:00 p.m. (5:30 p.m. on Fridays) on a business day we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5:00 p.m. (5:30 p.m. on Fridays) or on a day that we are not open, we will consider that the deposit was made on the next business day that we are open.

Credit for funds you deposit by check may be delayed for a period of time under the following conditions:

- We believe that a check you deposit will not be paid.
- 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 electricity, communications or computer equipment.
- Any other case-by-case situation as circumstances may dictate.

We will notify you at the time of your deposit if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decided to take the action after you have left the premises, we will mail you a notice by the end of the business day after we receive your deposit.

There may be situations when we would refuse to cash an item because of in-house cash availability but accept it for deposit and allow same-day credit

