



## **YOUR ABILITY TO WITHDRAWAL FUNDS**

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, the funds may be delayed depending on the item being deposited.

**Electronic Direct Deposits:** Funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and they will be used to pay checks that you have written.

**Determining The Availability Of Deposits:** Every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before 5:00 pm 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 5:00 pm, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**Delay Of Funds May Apply:** In some cases, we will not make all of the funds that you deposited 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 the deposit. The first \$300 of your deposits, however, may be available on the first business day after the deposit.

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.

We may make funds from a deposit of a check that is drawn on another bank 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:** If we are not going to make all the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. We will mail you the notice the day we receive your deposit if your deposit was not made directly to one of our employees or if we decide to take this action after you have left the premises.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstance:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725 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 a failure of computer or communications equipment.

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



**New Accounts:** During the first 30 days your account is open, you are considered a new customer. The following special rules apply;

- Checks must be payable to an account owner.
- Electronic direct deposits will be available on the day we receive the deposit.
- Funds from the deposits of cash, wire transfers and the first \$6,725 of a day's total deposits of cashier's, certified, travelers cheques 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 conditions.
- Excess over \$6,725 will be available on the seventh business day after the day of your deposit.
- If your deposit of these checks (other than US Treasury checks) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.
- All other check deposits will be made available in full on the seventh business day following the date of deposit.

If you have any questions or need to know when a particular deposit amount will be available, please ask a bank representative.

## **USA PATRIOT ACT NOTICE**

### **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

**What this means for you:**

**When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.**

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