

FUNDS AVAILABILITY DISCLOSURE

CONSUMER ACCOUNTS

As of July 1, 2020

YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from deposits of cash, electronic direct deposits and wire transfers to your account available on the day we receive the deposit. All check deposits, including, but not limited to; official bank, cashier's, certified, tellers, traveler's, and federal, state and local government checks will be available on the next business day following the day of your deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written. 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 the close of business 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 the close of business, or on a day we are not open, we will consider the day of your deposit to be the next business day that we are open (for example, if you mail the deposit or utilize our night deposit drop). Even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for deposited checks that are returned to us unpaid and for any other problems involving your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

Our policy is to make funds from your cash deposits made at our automated teller machines (ATMs) available to you immediately. Check deposits made at our automated teller machines (ATMs) will be available to you on the first business day after the day we receive your deposit, if the deposit is made before 6:00 P.M. on a business day. Any deposit made on or after 6:00 P.M. of a business day will be made available to you by the second business day after the day of 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.

LONGER DELAYS MAY APPLY

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 \$5,525 on any one day.
- You/we 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 these reasons, and we will tell you when the funds will be available. They will generally be available on the fifth business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Our policy is to make funds from deposits of cash, electronic direct deposits and wire transfers to your account available on the day we receive the deposit. The first \$5,525 of a day's total deposits of official bank, 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 conditions. For example, the checks must be payable to you. The excess over \$5,525 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

FOREIGN ITEMS

Deposited items that are drawn on financial institutions outside of the U.S., and not payable at or through a U.S. branch correspondent financial institution will not be available to you until we receive payment. Even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for deposited checks that are returned to us unpaid and for any other problems involving your deposit.

HOLDS ON OTHER FUNDS

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.