

FUNDS AVAILABILITY POLICY

Our general policy is to make funds from your deposits available to you on the 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.

Longer Delays May Apply

In some cases, we may delay your availability to withdraw funds. Then, the funds will generally be available by the second business day after the day of your deposit. However, the first \$225.00 of your deposit will be available on the day of deposit. If we are not going to make all the funds available from your deposit available, we will notify you at the time of your deposit, or we will mail you a notice by the day after we receive your deposit.

For determining the availability of your deposits, every day is a business day, except for Saturdays, Sundays and Federal holidays. If you make a deposit on a week day at any of our locations your deposit will be considered made on that day. **However, if you make a deposit at any of our locations on a Saturday, we will consider that the deposit was made on the next business day we are open.**

If you need the funds you deposit right away, you should ask us when the funds will be available.