

FUNDS AVAILABILITY DISCLOSURE

Our policy is to make funds available on the first business day after the day we receive your 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.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of the deposits, every day is a business day, except Saturdays, Sundays, and federal or state holidays. If a deposit is made before 3:00 P.M. on a business day that we are open, we will consider that day to be the day of the deposit. However, if a deposit is made after 3:00 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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.

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 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

In some cases, we will not make all of the funds deposited by check available on the first business day after the day of deposit. Depending on the type of check deposited, funds may not be available until the 2nd (second) business day after the day of deposit. However the first \$200 of that deposit will be available on the 1st (first) business day.

If we are not going to make all of the funds from the deposit available on the first business day, we will notify you at the time the deposit is made. We will also notify as to what date the funds will be available. If the deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail a notice by the day after we receive the deposit.

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

In addition, funds that are deposited by check may be delayed for a longer period under the following circumstances:

- * We believe a check that you deposited will not be paid.
- * You deposit checks totaling more than \$5,000 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 failure of communications or computer equipment.

We will notify you if we delay availability to withdraw funds for any of these reasons, and will tell you when the funds will be available. They will generally be available no later than 7(seven) business days after the day of the deposit.

Special Rules for New Accounts

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

Funds from electronic direct deposits will be available on the day we receive your 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 conditions. 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 the deposit. The deposit of these checks (other than a U.S. Treasury check) if not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of the deposit. A hold of \$20.00 will be placed on all new accounts for check orders for one month after the account is opened and checks are ordered.

Our policy will be to make funds from all other checks deposited available on the 10th business day after the day of the deposit.