

FUNDS AVAILABILITY POLICY - YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all transactional checking accounts.

Our policy is to make funds from your cash, check deposits, and electronic direct deposits available to you on the same business day we receive your deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

After we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.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 your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. A deposit made in person at one of our branches before 5pm CST on a business day will be considered to be the day of your deposit. A deposit made after 5pm CST or on a non-business day will be considered as made the next business day. A deposit made through our night depository(8:30am cut-off time), mobile device(3pm CST cut-off time), remote deposit scanner (4pm CST cut-off time), or by mail before our cut-off times on a business day will be considered to be the day of your deposit.

LONGER DELAYS MAY APPLY

CASE-BY-CASE DELAYS - In some cases, we will not make all of the funds that you deposit by check available to you on the same business 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 your deposit. The first \$225 of your deposits, however, will be available on the same business day.

If we will not make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your 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 you the notice by the next day after we receive your deposit.

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

SAFEGUARD EXCEPTIONS - In addition 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 redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the past 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 no later than the seventh 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 calendar days of your account being open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

If the deposit meets certain criteria, funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's/certified/teller's/traveler's and federal/state/local government checks will be available on the same business day. The excess over \$5,525 will be available on the ninth business day after the day of your deposit.

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