

Funds Availability Policy Change Notice

We have changed our funds availability policy. This notice describes the changes to that policy. The changes are beneficial to you and are already in effect.

Our previous policy provided that in some cases we could delay the availability of checks you deposit for a longer period than we ordinarily would. Our previous policy also provided that in some circumstances (which are described below) we could delay the availability of checks you deposit for an even longer period. Our new policy reduces the possible length of those hold periods to two days and seven days, respectively.

The following is a more complete description of the changes to our policy and the circumstances when we might apply longer delays. For your convenience, we have highlighted the changes to our policy in bold italic type.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you when they would ordinarily be available. Instead, funds may not be available until the ***second*** business day after the day of your deposit. The first \$100 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available at the ordinary time, 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 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.

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 \$5,000 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 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.

This policy change applies to your transaction accounts.