FUNDS AVAILABILITY POLICY
July 1, 2025

Notice: In accordance with Federal Regulation CC, we need to inform you of our policy regarding your rights to draw funds against deposits you have made to any transaction account at our institution. Our Funds Availability Policy is outlined below:

Transaction accounts shall be those accounts as defined by Federal Reserve Regulation D. In determining the availability of deposits, every day is a business day, except Saturdays, Sundays and Federal Holidays.

Our general policy is to allow you to withdraw funds deposited in a transaction account on the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the day of deposit. The exception policy is summarized below.

Exceptions:

The bank may delay customer deposits on an exception basis under certain circumstances where the bank feels there is an unusual risk. These circumstances may include, but are not limited to the following:

1. Large deposits (over $6,725).
2. Accounts that have been repeatedly overdrawn.
3. Deposited checks that have previously been returned.
4. New accounts (less than 30 days old).
5. The bank has reason to believe the checks are uncollectible.
6. Emergency conditions.

In any instance where the bank exercises it's right to delay deposits, the delay shall not exceed those limits set forth under Federal Reserve Regulation CC. Deposits may be delayed according to the following:

Exceptions as listed above:	Available seventh business day after deposit
Case by Case exceptions:	Available second business day after deposit

The Funds Available Policy Disclosure that conveys this policy to all new account holders is provided during the account opening process.