



## YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

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

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day, we are not open, we will consider that the deposit was made on the next business day we are open.

We have different deposit cut-off hours for different locations. Our cut-off hours are as follows:

4:30 pm Goessel and Canton Locations  
5:00 pm All Other Branch Locations

**Case-By-Case Delays** - In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first 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 business day after we receive your deposit.

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

**Safeguard Exceptions** - We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- You deposit checks totaling more than \$6,725 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- We believe a check you deposit will not be paid.
- 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.

### **Deposits made with Mobile Banking**

Funds from any deposit (checks) made using Mobile Banking will be made available on the first business day after the day of deposit.

### **Special Rules for New Accounts**

If you are a new customer, the following rules apply during the first 30 days your account is open.

Funds from electronic direct deposit to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfer, and the first \$6725.00 of a day's total deposit 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 (and you may have to use a special deposit slip). The excess over \$6725.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks

(other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6725.00 will not be available until the second 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.