

FUNDS AVAILABILITY POLICY

YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from your check deposits available to you on the second business day after the day we receive your deposit, with the first \$100 available on the first business day after the day of your deposit. Electronic direct deposits will be available on the day we receive the deposit. Cash, wire transfers, and some specified check deposits will also be available before the second business day, as detailed below. Once the funds are available, you can withdraw them 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Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.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. If you make a deposit before 4:30 PM Monday-Friday 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 4:30 PM Monday-Friday, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

1. SAME DAY AVAILABILITY - Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

2. NEXT DAY AVAILABILITY

A. Funds from the following deposits are available on the first business day after the day of your deposit:

- a) U.S. Treasury checks that are payable to you,
- b) wire transfers,
- c) checks drawn on Allied Bank or JustBankIt.com

(unless _____)

B. If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit. However, if you do not make your deposit in person to one of our employees (for example if you mail the deposit), funds from these deposits will be available on the second business day after the day of your deposit.

- a) cash
- b) state and local government checks that are payable to you (if you use a special deposit slip available to you from N/A)
- c) cashier's, certified and teller's checks that are payable to you (if you use a special deposit slip available to you from N/A)

d) Federal Reserve Bank checks, Federal Home Loan Bank checks and postal money orders, if these items are payable to you.

3. OTHER CHECK DEPOSITS SUBJECT TO SECOND DAY AVAILABILITY. The first \$100 from a deposit of other checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.

For example, if you deposit a check of \$700 on a Monday, \$100 of the deposit is available on Tuesday. The remaining \$600 is available on Wednesday.

4. LONGER DELAYS MAY APPLY. Funds you deposit by check may be delayed for a longer period under the following circumstances:

- A) We believe a check you deposit will not be paid.
- B) You deposit checks totaling more than \$5,000 on any one day.
- C) You redeposit a check that has been returned unpaid.
- D) You have overdrawn your account repeatedly in the last six months.
- E) 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 5th 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 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the 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 made payable to you (and you may have to use a special deposit slip). The excess over \$5,000 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 \$5,000 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 5th business day after the day of your deposit.