



REGULATION CC DISCLOSURE

Our policy is to delay the availability of funds that you deposit in your account. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

The chart below will determine the availability of a deposit:

DESCRIPTION OF DEPOSIT	WHEN FUNDS CAN BE WITHDRAWN BY CASH OR CHECK
Cash, wire transfers, cashier's, certified teller's or government checks, checks on us and the first \$275 of a day's deposit of other checks.	The first business day after the day of deposit.
Other checks.	The second business day after the day of deposit.

These times are based on business days. Every day is considered a business day except Saturdays, Sundays and Federal Holidays. A deposit is considered received, however, only on a business day that our institution is actually open for business.

Holds on other funds a transaction account customer has on deposit will be limited to two business days when cashing or accepting checks for deposit to an account.

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 \$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.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of the above reasons and we will tell you when the funds will be available.

The following special rules will apply for a new customer during the first thirty days your account is open:

Cash deposits and the first \$6,725 of a day's total deposits of low-risk checks will be available on the first business day after your deposit, provided the deposited checks are made payable to you. The excess over \$6,725 will be available on the ninth business day. Low-risk checks include cashier's, certified, teller's, traveler's and state and local government checks. Funds from all other check deposits will be available on the ninth business day.