

FUNDS AVAILABILITY POLICY

We understand that it is important for you to know the amount of time it takes for any deposit you make to your account to become available for your use. Our policy concerning the availability of deposits to your account is explained below.

YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from your check deposits available on the first business day after the day we receive your deposit. Funds from cash and electronic direct deposits will be available on the day we receive the deposit. Once funds are available, you can withdraw funds 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 Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

DETERMINING THE AVAILABILITY OF A DEPOSIT

For purposes of determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and federal holidays. Deposits made in person at one of our bank branches are subject to the business hours of that branch. If you make an in-person deposit before the branch closes on a business day that the branch is open, we will consider that day to be the day of your deposit. Deposits made through our mobile channel (Mobile Remote Deposits) may be made until 6:00 p.m. Central Time (CT) on a business day to be considered received that day, unless otherwise disclosed. If you make a deposit after the applicable cutoff time, after the branch closes for in-person deposits, or on a day we are not open, we will consider the deposit to have been made on the next business day we are open.

CASHED CHECKS

If we cash a check for you that is drawn on us, the funds will be available on the same business day we receive the check. If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in one of your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the same day we receive your deposit. Depending on the type of check deposited, funds may not be available until the second business day after the day of your deposit. The first \$275.00 of your deposits, however, will be available on the same day we receive your deposit. If we are not going to make all of the funds from your deposit available on the same day we receive your deposit, we will notify you of the delay in availability. We will also inform 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 first business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposited will not be paid
- You deposit checks totaling more than \$6,725.00 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 availability to withdraw funds for any of these reasons, and we will inform 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.

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 \$6,725 of a day's total deposits of cashier's, certified, 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 \$6,725 will be available on the seventh 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 \$6,725 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 seventh business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES

We do not accept deposits at automated teller machines (ATMs).

DEPOSITS MADE VIA MOBILE REMOTE DEPOSIT

Mobile Remote Deposits made before 6:00 p.m. Central Time (CT) on a business day will be processed on the date of deposit. Any deposits made after 6:00 p.m. Central Time (CT) or that require additional review will be processed on the next business day. Mobile Remote Deposits are not subject to the funds availability requirements of Regulation CC and will be made available within five business days. On the first business day following the deposit, \$275.00 will be available.