

## FUNDS AVAILABILITY POLICY DISCLOSURE

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Our policy is to delay the availability of funds from your check deposits. 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.

**Determining the Availability of a Deposit.** The length of the delay is counted in business days from the day of your deposit. Every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5:00 p.m. 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 5:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. The length of the delay varies depending on the type of deposit and is explained below.

**Same Day Availability.** Funds from the following deposits are available on the day we receive the deposit:

- Cash
- Electronic Direct Deposits
- Wire Transfers

**Next Day Availability.** Funds from the following deposits are available on the first business day after the day we receive your deposit:

- U.S. Treasury checks that are payable to you.
- Checks drawn on Access National Bank.

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 we receive your deposit:

- State and local government checks that are payable to you.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.
- Cashier's, certified, and teller's checks that are payable to you.

**Local Checks.** All checks are now considered "Local" and generally will be made available on the second business day after the day of deposit unless the check is subject to one of the other availability schedules defined within this disclosure. The first \$200 from a deposit of local 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 local check of \$500 on a Monday, \$200 of the deposit is available on Tuesday. The remaining \$300 is available on Wednesday.

**Longer Delays May Apply.** 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 \$5,000 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 the deposit.

**Remotely Created Checks.** These items are created when the holder of a checking account authorizes a payee to draw a check on the account but does not actually sign the check. Among the reasons we will charge back an item are the following:

- We will charge back to a Depositor any Remotely Created Check that is returned to us due to a breach of warranty claim so long as the warranty claim was entered within one year of the date the check was deposited with us.

**Holds On Other Funds.** If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

**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 payable to you. 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 U.S. Treasury checks) 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 local check deposits will be available on the ninth business day after the day of deposit.