

## FUNDS AVAILABILITY DISCLOSURE

### Your Ability to Withdraw Funds:

Our general policy is to make funds from your deposits available to you on the business day we receive your deposit. At that time, you may withdraw the funds in cash and we will use the funds to pay checks that you have written.

Funds from any deposits (cash or checks) made at Automated Teller Machines (ATMs) which we do not own or operate will not be available until the second business day after the day of your deposit. Currently, we do not own or operate any deposit taking ATMs. Longer holds may apply depending on the type of check deposited, but will usually not exceed five business days.

For determining the availability of your deposits, every day is a business day except Saturdays, Sundays and Federal holidays. If you make a deposit at one of our branches at a staffed teller station before on a business day that we are open, we will consider that to be the day of your deposit. However, if you make a deposit after business hours or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### 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 business day of your deposit. Depending on the type of check that you deposit, some funds may not be available until immediately on the business day of your deposit. However, the first \$200 of your deposit will be made available on the day of the deposit. **(Effective July 2011 the first \$200 of your deposit will be made available on the day of the deposit)**. If we are not going to make all of the funds from your deposit available on the day of the deposit, we will notify you at the time. We will also tell you when the funds will be available. If your deposit is not made directly to one of our tellers, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed under the following circumstances:

1. We believe a check you deposit will not be paid.
2. You deposit checks totaling more than \$5000 on any day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six months.
5. 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 eleventh business day after the day of your deposit.

### Dividend Payment Policy:

If you deposit funds into a dividend bearing account, you will begin to earn dividends on your deposit, whether cash or checks, on the next day after the deposit is made, subject to the normal minimum balance requirements for earning dividends. Dividends will not be paid on deposits which are subsequently returned to us unpaid.

### Special Rules for New Accounts:

If you are a new member, the following special rules will apply during the first 30 days after your account is open.

The first \$5,000 from a deposit of U.S. Treasury checks will be available on the business day of your deposit. The excess over \$5,000 will be available on the seventh business day after the day of your deposit. Funds from wire transfers into your account will be available on the business day we receive the transfer.

Funds from deposits of cash and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be made available on the business 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 seventh business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first \$5,000 will not be available until the first business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh day after the day of your deposit.