

## **FUNDS AVAILABILITY DISCLOSURE**

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. 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 closing on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit at an Affinity Bank ATM before 3:00 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 at an Affinity Bank ATM after 3:00 pm. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problem with your deposit.

**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 first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$100 of your deposits, however, may be available on the first business day. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell 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 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 for a longer period under the following circumstances: we believe a check you deposit will not be paid, you deposit checks totaling more than \$5000 on any given 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 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 your deposit.

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 your account. Those funds will be available at the time funds from the check we cashed would be been available if you had deposited it.

**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 into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5000 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 if your 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 \$5000 will be available on the second business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury Check) is not made to one of our employees, the first \$5000 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 second business day after the day of your deposit. However, the first \$100.00 of your deposit will be available on the first business day after the day we receive your deposit.

**DEPOSITS AT AUTOMATED TELLER MACHINES** Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate may not be available until the second business day after the day of your deposit. This rule does not apply at ATM's that we own or operate. All ATM's that we own or operate are identified as our machines. For deposits at ATM's, cut-off times vary according to the financial institution that operates the ATM. Deposits made after the applicable cut-off times will be considered made on the next business day Affinity Bank is opened.