

# FUNDS AVAILABILITY POLICY

NOTICE: In accordance with Federal Regulation CC we need to inform you of our policy regarding your rights to draw funds against deposits you have made to any transaction account at our institution. Our Funds Availability Policy is outlined below:

## YOU SHOULD KNOW THAT:

Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of deposit.