

FUNDS AVAILABILITY

EFFECTIVE JULY 1, 2025

UPDATED: JULY 1, 2025

Our policy is to make funds from your cash and check deposits available to you on the first business day we receive your deposit. Electronic direct deposit will be available on the day we receive the deposit. Once the funds are available you can withdraw them in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposit, 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. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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, or longer delay in some cases, after the day of your deposit. The first \$275 of your deposits, however, will 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.