

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:

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