



## **IMPORTANT INFORMATION ABOUT YOUR ABILITY TO WITHDRAW FUNDS**

**Our policy is to make funds from your 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. At that time, you can withdraw the funds in cash and/or we will use the funds to pay checks you have written or other authorized debits.**

**For determining the availability of your deposits, every day is a business day except Saturday, Sunday and Federal holidays. When deposits are made directly to an employee at a branch on a business day, that day will be considered the day of your deposit. Deposits received at a Community 1<sup>st</sup> Bank ATM after 3:00 p.m. on a banking day will be considered received at the opening of the next business day.**

**Please remember even after we make funds available to you, and you withdraw them, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.**

### **LONGER DELAYS MAY APPLY**

**In some cases, we will not make all of the funds you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200 of your deposit 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. 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 \$5,000 on any one day.**
- **You re-deposit 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 communications or computer equipment.**

**We will notify you if we delay your ability to withdraw funds for any of these reasons. Additionally, we will tell you when the funds will be available. Generally they are available no later than the seventh business day after the day of your deposit.**

### **SPECIAL RULES FOR NEW ACCOUNTS**

**If you are a new customer, the following special rules may apply during the first 30 days your account is open: Funds from the electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 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 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 5<sup>th</sup> business day after the day of your deposit. If your deposit of these checks is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.**

**Funds from all other check deposits will be available no later than the 5<sup>th</sup> business day after the day of your deposit.**