

Account Disclosure Amendment (10-17-2009)

Your Availability to Withdraw Funds - Other Check Deposits

The delay for other check deposits depends on whether the check is a local or a nonlocal check. To see whether a check is a local or a nonlocal check, look at the routing number on the check.

If the first four digits of the routing number are 0220–2220 0223–2223 0410–2410 0412–2412 0420–2420 0421–2421 0422–2422 0423–2423 0430–2430 0432–2432 0433–2433 0434–2434 0440–2440 0441–2441 0442–2442 0515–2515 0519–2519 0710–2710 0711–2711 0712–2712 0719–2719 0720–2720 0724–2724 0730–2730 0739–2739 0740–2740 0749–2749 0750–2750 0759–2759 0813–2813 0830–2830 0839–2839 0863–2863 0910–2910 0911–2911 0912–2912 0913–2913 0914–2914 0915–2915 0918–2918 0919–2919 0920–2920 0921–2921 0929–2929 0960–2960 1010–3010 1011–3011 1012–3012 1019–3019 1020–3020 1021–3021 1022–3022 1023–3023 1030–3030 1031–3031 1039–3039 1040–3040 1041–3041 1049–3049 1070–3070 1110–3110 1111–3111 1113–3113 1119–3119 1120–3120 1122–3122 1123–3123 1130–3130 1131–3131 1140–3140 1149–3149 1163–3163 1210–3210 1211–3211 1212–3212 1213–3213 1220–3220 1221–3221 1222–3222 1223–3223 1224–3224 1230–3230 1231–3231 1232–3232 1233–3233 1240–3240 1241–3241 1242–3242 1243–3243 1250–3250 1251–3251 1252–3252, then the check is considered a local check. Otherwise, the check is a nonlocal check. Some checks are marked “payable through” and have a four- or nine-digit number nearby. For these checks, use the four-digit number (or the first four digits of the nine-digit number), not the routing number on the bottom of the check, to determine if these checks are local or nonlocal. Our policy is to make funds from local and nonlocal checks available as follows.

1. Local checks. The first \$100 from a deposit or local checks will be available on the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.
For example, if you deposit a local check of \$700 on a Monday, \$100 of the deposit is available on Monday. The remaining \$600 is available on Wednesday.
2. Nonlocal checks. The first \$100 for a deposit of nonlocal checks will be available on the day of your deposit. The remaining funds will be available on the fifth business day after the day of your deposit.
For example, if you deposit a \$700 nonlocal check on a Monday, \$100 will be available on Monday. The remaining \$600 is available on Monday the following week.
3. Local and nonlocal checks. If you deposit both categories of checks, \$100 of the deposit is available on the day of your deposit, not \$100 from each category of check.

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 have been available if you had deposited it.