

IMPORTANT UPDATE TO THE FUNDS AVAILABILITY POLICY

EFFECTIVE JULY 1ST, 2025

Due to changes in Federal Regulation CC, effective July 1st, 2025, our Funds Availability Policy will have the following changes:

- The first \$275 (previously \$225) of a check deposit will generally be available no later than the first business day after the day of deposit.
- The threshold for large check deposits subject to extended holds has increased to \$6,725 (previously \$5,525).
- For new accounts, the amount of deposits available within the first business day has increased to \$6,725 (previously \$5,525).

These updates align with the adjustments mandated by Regulation CC. **Our general policy remains the same**—most deposits will continue to be available on the day of deposit. However, certain check deposits may be delayed for a longer period under the following circumstances:

- We believe a check you deposited will not be paid
- You deposit checks totaling more than \$6,725 on any one day
- You redeposit 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 computer or communications equipment.