



FUNDS AVAILABILITY POLICY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT THE BANK. Our policy is to delay the availability of funds from your cash and check deposits. During the delay, you may not withdraw the funds in cash, and we will not use the funds to pay checks that you have written.

Determining the Availability of a Deposit. The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. The length of the delay varies depending on the type of deposit and is explained below. If you make a deposit 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 on a day, we are not open, we will consider that the deposit was made on the next business day that we are open.

Same-Day Availability. Cash deposited with a Teller, checks drawn on the Bank, funds from wire transfers, and electronic direct deposits will be available on the day we receive the deposit.

Next-Day Availability. Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you
- Cashier's, certified, and teller's checks that are payable to you State and local government checks that are payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you
- Cash deposited at one of our ATMs

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day of your deposit.

Other Checks. The first \$550 from a deposit of checks will be available on the first business day after 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 check of \$7,000 on a Monday, \$550 of the deposit is available on Tuesday. The remaining \$6,500 is available on Wednesday.

Deposits at Automated Teller Machines (ATMs) and Night Depositories. We only accept ATM deposits at ATMs owned and operated by DR Bank. The first \$275 from any ATM deposit will be available immediately. If you deposited checks, the remaining funds will be available on the second business day after the day of your deposit.

If you make a deposit at one of our ATMs or night depositories before 3:00 p.m. on a business day that we are open, we will consider the deposit made that day. However, if you make a deposit at our ATM or night depository after 3:00 p.m. or on a day that we are not open, we will consider the deposit made on the next banking day we are open.

Longer Delays May Apply. In some cases, we will not make all the funds that you deposit by check available to you on the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first business day. If we are not going to make all the funds from your deposit available on the previously stated availability schedule, 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.

We may also delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit 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 communications or computer equipment

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

Holds on Other Funds. If we cash a check for you that is drawn on another financial institution, 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. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Special Rules for New Customers. If you are a new customer, the following special rules will apply during the first 30 days your account is open: Funds from cash and electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of wire transfers, and the first \$6,725 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 \$6,725 will be available on the fifth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit. Funds from deposits of checks drawn on the Bank will be available on the 1st business day after the day of your deposit. Funds from all other check deposits will be available on the fifth business day after the day of your deposit.