

Effective February 27, 2010, our Funds Availability Policy changed. Availability on some items has been shortened. Generally, the length of delay varies depending on the type of items deposited as explained below:

| <b><u>Type of Deposit</u></b>                                                                                                                                                       | <b><u>Availability</u></b>                                                                                                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Electronic Payments: Wire Transfers,<br/>Federal Direct Deposits</b>                                                                                                             | <b>Same day availability</b>                                                                                                                                            |
| <b>Cash, Government, Cashier's, certified or Tellers<br/>Check; Checks drawn on us; U.S. Postal Money<br/>Orders; the first \$100 of a day's total deposit of<br/>other checks.</b> | <b>The first business day after the day of deposit if the<br/>deposit is made in person; or the business day the<br/>deposit is received, if the deposit is mailed.</b> |
| <b>All other Checks</b>                                                                                                                                                             | <b>The second business day after the day of deposit.</b>                                                                                                                |

Longer delays may apply in special circumstances. We will notify you if your funds will be delayed.