

Addendum to Understanding Your Deposit Account Effective March 1, 2024

Your Ability to Withdraw Funds

Special Rules for New Accounts

An account is defined as a new account during the first 30 calendar days after the account is opened. An account is open when the first deposit is made to the account. An account is not considered a new account if any customer on the account has had, within 30 days before the account was opened, another account with us which has been opened for at least 30 days; or is a loan customer.

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

- Funds from electronic direct deposits and cash deposits to your account will be available on the day we receive the deposit.
- Funds from deposits of wire transfers and the first \$5,525 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 \$5,525 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 \$5,525 will not be available until the second 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.
- The ability to transfer funds up to \$5,000 between your checking, statement savings, High Yield Savings, and money market account(s) with us to your account(s) at other institutions through online banking will become available to you on the 31st calendar day after the account is opened.
- Access to Mobile Deposit will become available on the 31st calendar day after a New Account is opened.

