

Effective February 27, 2010
Master Account Agreement and Disclosures –
Addendum to section III. FUNDS AVAILABILITY

This policy statement applies to all your Deposit Accounts with us.

Our policy is to make funds from your deposits generally available to you immediately. Electronic direct deposits will generally be available on the first business day after the day we actually collect the funds. At that time, except if notified otherwise, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for any amounts you deposit that are returned to us unpaid and for any other problems involving uncollected funds in your deposit.

For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before 3:00 P.M. at our drop box (cutoff times may vary on some days or at some locations) 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 after 3:00 P.M. at our drop box or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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 ability 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 deposit you made.

LONGER DELAYS MAY APPLY

CASE BY CASE DELAYS. In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of deposit you made, funds may not be available until the second business day after the day of your deposit. However, at a minimum the first \$100 of your deposits may be available on the same day we receive your deposit.

If we are not going to make all of the funds from your deposit available to you immediately, 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.

SAFEGUARD EXCEPTIONS. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.
You deposit checks totaling more than \$5,000 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.

SPECIAL RULES FOR NEW ACCOUNTS

The following special rules will apply during the first 30 days your account is open.

Electronic direct deposits will generally be available on the first business day after the day we actually collect the funds. Funds from deposits of cash, wire transfers, and the first \$5,000 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 deposit, if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the ninth 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 \$5,000 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 seventh business day after the day of your deposit.

CHECK ENDORSEMENT RULES

The Funds Availability Act requires payee endorsements to appear **within 1 ½ inches** from the "trailing" edge on the back of all checks. The **trailing edge** is on the left as you look at the front of a check; use the same edge on the back (which is directly behind the printed address on the front) to determine your endorsement area.

This limited endorsement area must **also** be used for: 1) any subsequent endorsements (i.e., if you endorse a check then give it to someone else to negotiate, his/her endorsement must also appear within this area), **and** 2) any requested identification information.

If you write **anything** outside of the 1 ½ inch area, the check may be returned unpaid or delayed in its processing. Any liability due to the wrong placement of your endorsement will be passed on to you as a charge against your account.