

FUNDS AVAILABILITY POLICY

NOTICE: In accordance with Federal Regulation CC we need to inform you of our policy regarding your rights to draw funds against deposits you have made to any transaction account at our institution. Our Funds Availability Policy is outlined below:

YOU SHOULD KNOW THAT:

EXCHANGE BANK & TRUST
600 COMMERCIAL
ATCHISON, KANSAS 66002

FUNDS AVAILABILITY POLICY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT THE EXCHANGE BANK & TRUST: Our policy is to make funds from your deposits available to you on the **first business day** after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, 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 Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.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 Monday-Friday during regular business hours, we will consider that day to be the day of your deposit. However, if you make a deposit on a Saturday 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 you make a deposit at an ATM before 2:00 p.m. 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 at an ATM after 2:00 p.m. 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 you make a deposit using our Mobile Deposit Application, PhonExchange Services, or Internet Banking Services before 6:00 p.m. 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 using our Mobile Deposit Application, PhonExchange Services, or Internet Banking Services after 6:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

DEPOSITS AT AUTOMATED TELLER MACHINES (ATM's)

Funds from any deposits (cash or checks) made at Automated Teller Machines we do not own or operate may not be available until the third business day after the day of your deposit. This rule does not apply at ATM's that we own or operate. All ATM's that we own or operate are identified as our machines.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the **first business day** after the day of your deposit. 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. However, the first \$225 of your deposit will be available on the **first business day** after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day after the day of your deposit, 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 business day after we receive your deposit. **If you need the funds from a deposit right away, you should ask us when the funds will be available.** We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

1. Your deposit checks total more than \$5,525 on any one day.
2. You redeposit a check that has been returned unpaid.
3. You have overdrawn your account repeatedly in the last six months.
4. We believe a check you deposit will not be paid.
5. 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

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 to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, travelers, 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 (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the **seventh 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 **seventh business day after the day of your deposit**.