

## ***Funds Availability***

### **Policy Change Notice**

We have changed our funds availability policy. This notice describes the changes to that policy. The changes are beneficial to you and will be effective July 21, 2011.

Our previous policy provided that in some cases we would make available the first \$100.00 of your deposit on the first business day. Our new policy increases the amount available from \$100.00 to \$200.00.

The following is a more complete description of the changes to our policy.

### **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 day of your deposit. Instead, funds may not be available until the second business day after the day of your deposit. The first **\$200** of your deposits, however, may be available on the first business day.

If we are going to delay the funds from 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 bank, 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.**

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

1. We believe a check you deposit will not be paid.
2. You deposit checks totaling more than \$5,000 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six months.
5. There is an emergency, such as failure of computer or communications 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.

This policy change applies to your transaction accounts.



## **The First National Bank**

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