

IMPORTANT – REVISED FUNDS AVAILABILITY NOTICE

We have *reduced* the time in which items deposited to your transaction account will be held. We will still normally make funds from your cash and check deposits available to you immediately when we receive the deposit.

Any delay in availability of your funds will generally be until the 2nd business day after the day of your deposit. Previously this was the 5th day after deposit.

Under certain circumstances, we may delay funds availability longer, up to the 7th business day after banking day of deposit. Previously this was the 11th day.

If we decide to delay your funds availability, we will notify you at the time of your in person deposit, or as soon as possible for other deposits. If you have questions or would like a copy of our funds availability policy, please contact 208-459-3500.