



FUNDS AVAILABILITY SCHEDULE FOR CASH WITHDRAWALS

EFFECTIVE MAY, 2017

| FOR ESTABLISHED CUSTOMERS | | |
|--|----------------------|------------------------|
| TYPE OF DEPOSIT | AMOUNT | AVAILABILITY |
| Cash / Wire Transfer / Preauthorized Electronic Payments (EFT) / ACH Credits & Federal Recurring Payments | Entire Amount | Immediate Availability |
| Federal, State & Local Government Checks / Cashier / Certified / Teller's Checks / On-U's Checks / US Postal Money Order / Traveler's Checks | Entire Amount | Next Business Day |
| All Other Checks | Up to \$200 | Next Business Day |
| | Up to \$4800 | 2nd Business Day |
| | Amounts over \$5,000 | 7th Business Day |
| FOR ACCOUNTS OPENED LESS THAN 30 DAYS | | |
| TYPE OF DEPOSIT* | AMOUNT | AVAILABILITY |
| Cash / Wire Transfer / Preauthorized Electronic Payments (EFT) / ACH Credits & Federal Recurring Payments | Entire Amount | Immediate Availability |
| Federal, State & Local Government Checks / Cashier / Certified / Teller's Checks / On-U's Checks / US Postal Money Order / Traveler's Checks | Up to \$5,000 | Next Business Day |
| | Balance | 7th Business Day |
| All Other Checks | Entire Amount | 7th Business Day |