

## FUNDS AVAILABILITY POLICY DISCLOSURE

### PURPOSE OF THIS DISCLOSURE

Our general policy is to make funds from your deposits available to you on the first business day after the day we receive the deposit. At that time, you can withdraw the funds in cash, or we will use the funds to pay checks that you have written.

For purposes of this disclosure, the terms "you" / "your" refer to the customer and the terms "our" / "we" / "us" refer to Dundee Bank.

### DETERMINING THE AVAILABILITY OF YOUR DEPOSIT

The term "Business Day" means any day other than a Saturday, Sunday, or federally declared legal holiday. If you make a deposit in person before 6:00 PM Central Standard Time (CST) on a Business Day that we are open, we will consider that day to be the day of your deposit. However, if you made a deposit after 6:00 PM CST or on a day that we are not open, we will consider the deposit made on the next Business Day we are open. If a Wire Transfer is received after 4:30 PM CST we will consider the deposit made on the next Business Day we are open.

Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

### LONGER DELAYS MAY APPLY

In some cases, we may delay your ability to withdraw funds beyond the first Business Day. Depending on the type of check that you deposit, funds may not be available until the second Business Day. The first \$225 of your deposits, however, may be available on the first Business Day.

If we are not going to make all the funds from your deposit available to you on the first Business Day, 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 we decide to make 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 will need the funds from your 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.

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 \$5,525 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 condition such as the failure of computer or communications equipment.

We will notify you if we delay your availability to withdraw funds for one 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.

### HOLDS ON OTHER FUNDS FOR CHECK CASHING

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 and we decided to delay availability on the deposit.

### HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT

If we deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability 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 the disclosure for the type of check that you deposited, and we decided to delay availability on the deposit.

### DEPOSITS AT AUTOMATED TELLER MACHINES

All Automated Teller Machines (ATMs) that we own or operate are identified as our machines and deposits will be available on the Business Day we receive them.

**FOREIGN CHECKS**

Checks are drawn on financial institutions outside of the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds from deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn.

**SPECIAL RULES FOR NEW ACCOUNTS**

For new customers, the following rules may apply the first 30 days the account is open.

The first \$5,525 from a deposit of U.S. Treasury checks will be available on the first Business Day after the day of your deposit. The excess over \$5,525 will be available on the ninth Business Day after the day of your deposit. Funds from Wire Transfers into your account will be available on the first Business Day after we receive the transfer.

Funds from deposits of cash, and the first \$5,525 of a day's total deposits of cashier's, teller's, traveler's, and federal, state and local government checks will be available on the first Business Day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you, deposited into your account, and the deposit must be made in person to an employee of Dundee Bank. The excess over \$5,525 will be available on the ninth Business Day after the day of your deposit. If the deposit is not made in person to one of our employees, the first \$5,525 will be available on the second Business Day after the date of your deposit.

Funds from all other check deposits will be available on the ninth Business Day after the day of your deposit.