



The Expedited Funds Availability (EFA) Act sets forth requirements for the minimum amount of a check deposit that must be available for withdrawal by the following business day. An amendment to the EFA Act provides that this minimum amount must be increased from \$100 to \$200. **Effective July 21, 2011**, it will be our policy to make \$200 from check deposits available to you on the next business day after the day of the deposit and the remaining funds available on the second business day after your deposit.

RESERVATION OF RIGHT TO HOLD - In some cases, we will not make all of the funds that you deposit by check available to you on the next business day after we receive your deposit. Funds may not be available until the second business day after the day of your deposit.

However, the first \$200 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 next 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 if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit.