

FUNDS AVAILABILITY DISCLOSURE

Business Days: Monday through Friday excluding Federal Holidays

FUNDS AVAILABILITY DISCLOSURE

This policy statement applies to all deposit accounts. Our policy is to delay the availability of check funds that you deposit in your account. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

Please remember that *even* after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

DETERMINING THE AVAILABILITY OF A DEPOSIT

The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays and Federal holidays. If you make a deposit on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider the deposit received on the next business day we are open. Our earliest branch closing time is 2:00 p.m.; please see your nearest branch for business hours. The length of the delay varies depending on the type of deposit and is explained below. Deposits made at an ATM and/or an ITM after 7:00 PM may not be considered received until the next business day. Deposits made through the application, Remote Deposit Capture (RDC) or Mobile Deposit, after 6:00 p.m. may not be considered received until the next business day. Deposits made through the Night Depository may not be considered received same day if dropped after 8:30 a.m. on any given business day. The availability of funds from these deposits may be delayed as a result.

SAME DAY AVAILABILITY

Funds from the following items are available on the day of deposit:

Cash	Electronic Direct Deposits
Wire Transfers	Checks drawn on UniBank

The first \$225 from the first check deposit each business day will also be made available on the day of deposit, with the exception of deposits made through Mobile Deposit; these deposits do not receive any funds available immediately

NEXT DAY AVAILABILITY

- State and local government checks
- U.S. Treasury checks
- Cashier, certified and teller checks
- Federal Reserve Bank checks, Federal Home Loan Bank checks and postal money orders
- Other checks (e.g., personal checks not drawn on UniBank)

CHECK CASHING, IMMEDIATE AVAILABILITY, AND HOLDS ON OTHER FUNDS

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds 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. Likewise, funds may be deposited into one account for immediate availability and delayed against another account.

LONGER DELAYS MAY APPLY

Funds from check deposits may not be available according to the timeline described above. In these cases, the first \$225 of the deposit will be available on the day of the deposit. Checks made payable to parties other than the account owner may be delayed

Funds you deposit by check may be delayed for up to 5 business days 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, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds, and we will tell you when the funds will be available.

If you need funds from a check deposit right away, ask us when the funds will be available.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits and cash deposits into your account will be available on the day we receive the deposit. Funds from wire transfers, and the first \$5,525 of day 's total deposits of cashier's, certified, teller's, traveler's, and state and local government checks, U.S. postal money orders, Federal Reserve Bank checks, and Federal Home Loan checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions (e.g., check must be payable to the account owner). The excess over \$5,525 will be available on the 7th business day after the day of your deposit.

Funds from all other check deposits will be available on the 7th business day after the day of your deposit.

UNIBANK

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Member FDIC/Member DIF