

Your Ability to Withdraw Funds **Effective March 13, 2017**

Our policy is to delay the availability of funds that you deposit in your account according to the Federal Reserve's Expedited Funds Availability Act (Regulation CC). During the delay, you may not withdraw funds in cash and we will not use the funds to pay checks that you have written.

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 Saturday, Sunday, and federal holidays. If you make a deposit before 5:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make your deposit after 5:00 p.m., at the night drop, or on a day when we are not open, we may consider that the deposit was made on the next business day we are open.

SAME-DAY AVAILABILITY. Deposits of cash, wire transfers, and direct deposits are available the day of your deposit.

NEXT-DAY AVAILABILITY. Funds from the following deposits are available on the first day after the day of your deposit:

- U.S. Treasury checks that are payable to you.
- If you make the deposit in person to one of our employees, funds from the following deposits are available on the first business day after the day of your deposit.
- State and local government checks that are payable to you.
 - Cashier's, certified, and teller's checks that are payable to you.
 - Federal reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

OTHER CHECK DEPOSITS. The first \$200 from a deposit of other checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if you deposit a local check for \$700 on a Monday, \$200 of the deposit will be available on Tuesday. The remaining \$500 is available on Wednesday.

SPECIAL RULES FOR NEW ACCOUNTS. If you are a new member, the following special rules apply during the first 30 days your account is open. The first \$5,000.00 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 \$5,000.00 will be available on the ninth business day after the day of your deposit. Funds from the first \$5,000.00 of a day's total deposits of cashier's checks, certified, tellers, traveler's and state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000.00 will be available on the ninth business day after the day of your deposit. Funds from other check deposits will be available on the ninth business day after the day of your deposit.

HOLDS ON OTHER FUNDS (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. For example, if we cash a \$100 check for you, \$100 of funds already in your account will not be available until the first business day after the day we cashed the check.

HOLDS ON OTHER FUNDS (OTHER ACCOUNTS). If we accept for 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 this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY. 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 \$5,000 on any one day.
- You redeposit a check that has previously 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 for any of these reasons, and we will tell you when the funds will be available. If we do not deliver the notice at the time of the transaction, we will refund any fees assessed if the overdraft would not have occurred except for the delay of funds availability. To obtain a refund of such fees, contact our Member Services Department at 208-884-0150 or 800-223-7283. Funds will generally be available no later than the seventh business day after the day of your deposit.

DEPOSITS AT OTHER LOCATIONS. Deposits made at a shared branch will be made available the second business day after the day of the deposit. Certain deposits (i.e. cash, government checks, U.S. Postal Money Orders, and payroll checks meeting specific criteria) may be made available sooner.