

American Eagle Bank

FUNDS AVAILABILITY DISCLOSURE

Our policy is to make funds from your deposits into your checking or your N.O.W. account available to you on the first business day after the day we receive your deposit. ACH deposits (also known as Direct Deposits) will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash, and we will 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 Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Federal holidays. If you make a deposit after 5:00 PM on Monday through Friday, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

Case-By-Case Delays - In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposit, however, 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 first business day after we receive your deposit, 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 first business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard Exception Delays - In addition, 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, such as failure of computer or communications 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. They will generally be available no later than the seventh business day after the day of your deposit.

New Account Deposit Availability:

If you are a new customer, the following rules may apply during the first 30 days your account is open. Funds from electronic direct deposits (such as Social Security benefits or payroll direct deposits) will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposit of cashier's, certified, traveler's and federal, state and local government checks will be available on the first Business Day after the day of deposit if the checks are made payable to the account holder. The excess over \$5,525 will be made available by the ninth Business Day after the day of the deposit. Funds from other check deposits may not be available until the ninth Business Day after the day of the deposit.

Cashed Checks:

If we cash a check for you drawn on another bank, we may withhold the availability of a corresponding amount of funds in any of your deposit accounts with us. Funds will become available based on the same rules as if the check was deposited.

ATM Deposits:

Deposits (including cash) at an ATM that is not owned or operated by American Eagle Bank may not be made available until the fifth business day following the banking day of the deposit.