

## OUR FUNDS AVAILABILITY POLICY

### **YOUR ABILITY TO WITHDRAW FUNDS**

Our policy is to make funds from your cash and check deposits available to you on the same business day we receive your deposit. Cash deposited in person with an employee or at an ATM, electronic direct deposits, and wire transfers will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, 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 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**

In some cases, we will not make all of the funds that you deposit by check available to you by the second business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of your deposit. The first \$200 of your deposits, however, may be available on the same business day we receive the deposit.

If we are not going to make all of the funds from your deposit available by the second 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 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.

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 \$5,000 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.

### **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 cash deposited in person with an employee or at an ATM, electronic direct deposits, and wire transfers to your account will be available on the day we receive the deposit. Funds from deposits of the first \$5,000 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state and local government checks will be available on the next 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 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

### **DETERMINING THE AVAILABILITY OF A DEPOSIT**

For determining the availability of all your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit with an employee on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit in our night depository after 8:30 a.m., or if you make a deposit on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit via mobile deposit or at one of our Texans automated teller machines (ATMs) after 5:00 p.m., or on a non-business day, we will consider that the deposit was made on the next business day we are open. All cash deposits made at Texans ATMs will be available on the same day you deposit them in the ATM. All check deposits made via mobile deposit and/or at Texans ATMs will be aggregated each day. The first \$200 of checks will be available on the same day you deposit them in the ATM. The remaining funds will be available on the second business day following the first business day of the deposit, including deposits of other items in excess of \$200 normally subject to immediate availability.

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.

### **DIVIDEND AND INTEREST PAYMENT POLICY**

If we receive a deposit to your Account, dividends will begin to accrue on the business day the deposit is credited to your Account.