



First Bank of Delaware

Funds Availability Disclosure

Your Ability to Withdraw funds at First Bank of Delaware:

Our policy is to delay the availability of 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.

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 during business hours 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 business hours or on a day we are not open, we will consider that the deposit was made on the next business day we are open. The length of the delay varies depending on type of deposit and is explained below.

Same-Day Availability:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Next —Day Availability:

Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you.
- Wire Transfers.
- Checks drawn on First Bank of Delaware.

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- Cash.
- State and local government checks that are payable to you, and are deposited using special deposit slips. **Note:** *Special deposit slips are available from us upon special request.*
- Cashier's, certified, and teller's checks that are payable to you and are deposited using special deposit slips. **Note:** *Special deposit slips are available from us upon request.*
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

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.

Longer Delays May Apply:

Funds you deposit by check may be delayed for a longer period of time 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 a 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 (7th) 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 bank, 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.

Other Account: If we accept for deposit a check that is drawn on another bank, 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 you deposited.

Deposits at Automated Teller Machines:

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate, will not be available until the fifth (5th) business day after the day of your deposit.

This rule does not apply at ATMs that we own or operate. Deposits made at ATMs we own and operate are governed by the same availability rules as those made at staffed locations (other than those rules requiring the deposit to be made in person to a bank employee, e. g., next day availability required for a Federal Reserve check only if deposited in person to a bank employee, in a payee's account). All ATMs that we own or operate are identified as our machines.

Special Rules for New Accounts:

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

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and federal, 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 check must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the fifth (5th) 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 (2nd) business day after the day of your deposit.

Funds from all other check deposits will be available on the fifth (5th) business day after the day of your deposit.