

**FUNDS AVAILABILITY POLICY DISCLOSURE
YOUR ABILITY TO WITHDRAW FUNDS AT ONE COMMUNITY BANK**

The following policy applies to deposits made at our physical branch locations and/or ITMs. This policy does not apply to deposits made via our mobile deposit feature using our on-line banking platform. Deposits made via our mobile deposit feature will become available based on our validation and verification of funds. For all other transactions, our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them 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 before 6:00 PM 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 6:00 PM or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold. 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 \$225.00 of your deposit, however, may 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, 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 business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons: *You deposit checks totaling more than \$5,525.00 on any one day. *You deposit a check that has been returned unpaid. *You have overdrawn your account repeatedly in the last six months. *We believe a check you deposit will not be paid. *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 business day after the day of your deposit.