



FUNDS AVAILABILITY NOTICE

Availability Timeline • Deposit Information • Check Cashing Details

When a deposit is made to your account, the funds may not be available immediately. For example, if you deposit a check on Monday, you may not be able to withdraw the funds from that check, and we may not pay another check with those funds, until Tuesday or even later. See the Availability Timeline below for details about when you can use the funds from different types of deposits. If you withdraw funds from a check deposit, and the check is later returned unpaid, we may charge the check back to your account.

Availability Timeline for Deposits to Established Accounts

This general policy applies to checking accounts that have been open for more than 30 days. Longer delays may apply, and different rules apply for checks deposited to accounts open 30 days or less (see page 2). Checks deposited to other accounts may have a longer delay.

When a deposit is made by...	Deposited Funds are available...
Electronic direct deposit • Wire transfer • Cash	The same business day
Check	Usually the next business day, but longer delays may apply.

What is a business day?

A business day is any day of the week that we are open except Saturday, Sunday, and Federal holidays. A deposit made before close of business on a business day is considered deposited on that day. A deposit made after that time, or on a day we are closed, is considered to be deposited the next business day.

Check Cashing, Immediate availability and Holds on other funds:

We may cash a check or make a check deposit available immediately if you have funds to cover that check in any of your accounts with us. If we do, we may hold those funds equal to the amount of the check.

Longer delays may apply

Funds from check deposits may not be available according to the timeline above. In some cases, funds may be held for up to 5 business days. In these cases, the first \$225 of the deposit will be available on the next business day.

Funds from check deposits may be delayed for up to 5 business days if:

- We believe a deposited check 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 6 months
- There is an emergency, such as failure of computer or communication equipment

We will notify you if we delay your ability to withdraw funds, and we will tell you when the funds will be available.

Deposits at Nonproprietary ATMs

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) First Basin does not own or operate will not be available until the 4th business day after the date of your deposit.

Foreign Checks

Checks drawn on financial institutions located outside the United States (foreign checks) cannot be processed the same as check drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure and are not subject to United States laws or regulations. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes First Basin to collect the funds from the financial institution upon which it is drawn.

Availability Timeline for Deposits to New Accounts (Open 30 days or less)

When a deposit is made by...	Deposited Funds are available...
Electronic direct deposit • Wire transfer • Cash	The same business day
• U.S. Treasury check payable to you	<ul style="list-style-type: none">• The first \$5,525 is available on the next business day• Any remainder over \$5,525 is available in 9 business days
<ul style="list-style-type: none">• Government, cashier's, certified, teller's or traveler's check that is payable to you• Postal money order, Federal Reserve Bank check, or Federal Home Loan Bank check payable to you	<ul style="list-style-type: none">• The first \$5,525 is available on the next business day if deposited with a teller• Any remainder over \$5,525 is available in 9 business days
• Other checks not specifically described above, such as personal checks or checks not payable to you	In 9 business days