



FUNDS AVAILABILITY POLICY

1. Your Ability To Withdraw Funds. Deposits into your account may only be made by an electronic transfer through an automated clearing house (ACH). Our policy is to make these deposits available to you on the first business after the day we receive your deposit. Once available, you may withdraw them by means of another electronic transfer through an ACH.

2. Business Day. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If we receive your deposit before 4:00 p.m. Central Standard Time on a business day, we will consider that day to be the day of your deposit. However, if we receive your deposit after 4:00 p.m. CST on a business day, we will consider the deposit to have been made on the next business day.