



FUNDS AVAILABILITY DISCLOSURE

This policy statement applies to all deposit accounts.

WestStar's 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. Electronic direct deposits will be available on the day the bank receives 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.

Please remember that even after the bank makes funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

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 P.M. 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 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If the bank cashes a check for you that is drawn on another bank, WestStar may withhold the availability of a corresponding amount of the funds that are already in your account. Those funds will be available at the time funds from the check it cashed would have been available if you had deposited it.

If the bank accepts for deposit a check that is drawn on another bank, it may make funds from the deposit available for withdrawal immediately but delay your availability to withdrawal a corresponding amount of funds that you have on deposit in another account with the bank. The funds in the other account would then not be available for withdrawal until the time periods described elsewhere in this disclosure for the type of check you deposited.

Longer Delays May Apply

In some cases, WestStar 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 you deposit, funds may not be available until the second (2nd) business day after the day of your deposit. However, the first \$225 of your deposits will be available on the first business day after the bank receives your deposit.

If the bank will not make all of the funds from your deposit available on the first business day after it receives your deposit, we will notify you at the time you make your deposit. The bank

will also tell you when the funds will be available. If your deposit is not made directly to one of the bank's employees, or if the bank decides to take this action after you have left the premises, WestStar 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:

- The bank believes a check you deposit 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 six months.
- There is an emergency, such as failure of computer or communications equipment.

WestStar will notify you if we delay your ability to withdraw funds for any of these reasons, and it will tell you when the funds will be available. Funds will generally be available no later than the seventh (7th) 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 electronic direct deposits to your account will be available on the day the bank receives the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 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 checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth (9th) 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 \$5,525 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 eleventh (11th) business day after the day of your deposit.

* Fees may be subject to state and local taxes, which vary by location.

Deposit and loan products offered by WestStar Bank, Member FDIC.

Equal Housing Lender