

Forcht Bank Funds Availability Policy Update

Effective July 1, 2020, we have changed our Funds Availability Policy for transaction accounts. The dollar amounts in **bold-underlined italics** increased from \$200 and \$5,000, respectively. Because of the increases, in certain circumstances, these changes are helpful to you, as more funds will be available to you sooner.

FUNDS AVAILABILITY POLICY AND YOUR ABILITY TO WITHDRAW FUNDS

Immediate Availability. Our policy is to make funds from the following deposits available for withdrawal on the day we receive the deposit: (1) All cash deposits made to a Forcht Bank teller, received at an OnDemand Banking Center Machine, or received at an ATM equipped with currency validation technology; (2) Electronic direct deposits (ACH credits directly to your account); and (3) The first **\$225** from the total of all other deposits made on any given day. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written.

Next Business Day Availability. Our policy is to make funds from the following deposit items available for withdrawal on the first business day after the day we receive your deposit. These checks must be payable to you and deposited to your account: (1) Checks that are drawn on Forcht Bank, N.A. "On Us"; (2) U.S. Treasury Checks; (3) U.S. Postal Money Orders; (4) Federal Reserve Bank checks; (5) Federal Home Loan Bank checks; (6) State and Local Government checks; and (7) Cashier's, Certified, and Teller's checks.

Determining the Availability of a 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 with a bank employee at one of our banking centers before 5 PM Eastern Time (ET) / 4 PM Central Time (CT), we will consider that day the day of your deposit. If you make a deposit after 5 PM ET / 4 PM CT or on a day that is not a business day, we will consider the deposit to have been made on the next business day. Availability of additional deposits types are outlined in the **Other Deposits** section.

Other Deposits. Funds from the following deposits are generally made available based on the policy outlined in the IMMEDIATE and NEXT DAY AVAILABILITY sections. Further, these cut off periods apply:

DEPOSIT DESCRIPTION	EFFECTIVE DAY OF DEPOSIT (if made on a business day)	OTHERWISE POSTED...
OnDemand Banking Center Machine	Before 7 PM ET / 6 PM CT	Next Business Day
Check deposit(s) made via mobile deposit	Before 6 PM ET / 5 PM CT	Next Business Day
Electronic credits (Direct Deposit or account transfers)	Before 6 PM ET / 5 PM CT	Next Business Day
Express Drop	Before 4 PM (local time at banking center)	Next Business Day
Incoming Wire Transfers	Before 4 PM ET / 3 PM CT	Next Business Day
Forcht Bank ATM (where applicable)	Before 3 PM ET / 2 PM CT	Next Business Day
Night Drop	When removed	No later than Next Business Day

Reservation of Right to Hold. In some cases, we may not make all of the funds that you deposited by check available by 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. However, at least the first **\$225** of these deposits will 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 at an OnDemand Banking Center Machine, or if we decide to take this action after you have left the premises, we will mail you a notice by the next business day following your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available, but further review of the deposit after we receive it may still result in delayed availability.

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** on any one day
- You redeposit 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 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.

Holds on Other Funds (Check Cashing). If we cash a check for you that is drawn on another financial institution, 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.

Holds on Other Funds (Other Account). If we accept for deposit a check that is drawn on another financial institution, 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 the disclosure for the type of check that you deposited.

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 we receive 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, and federal, state and local government checks will generally be available on the first business day after the day of your deposit meets certain conditions. For example, the checks must be payable to you. The excess over **\$5,525** will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a US 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 deposits of checks drawn on Forcht Bank, NA will be available on the same business day as the day of your deposit. Funds from all other check deposits will be available no later than the eleventh business day after the day of your deposit.