



AVAILABILITY OF FUNDS

This disclosure sets forth the Bank's policy with respect to the availability of funds deposited to your transaction account at the Bank. It provides information to allow you to determine when funds deposited or received for credit to any transaction account you maintain with the Bank will become available for payment of checks to others or for cash withdrawal (as these functions apply to the specific types of accounts).

NOTE: These provisions do not apply to checks drawn on banks outside the United States, its territories and possessions. Details regarding the availability of such deposits are provided under separate cover.

Our policy is to make funds from your cash and Community Bank, N.A. check deposits (deposits of checks drawn on Community Bank, N.A.) available to you on the same business day we receive your deposit. Funds from your deposit of checks drawn on banks other than Community Bank, N.A. will be made available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive 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.

Funds from deposits made at Proprietary ATMs (those owned by Community Bank, N.A.) will be made available on the first business day after the day we receive your deposit, if deposited prior to 3:00 pm, while those made after 3:00 pm will not be available to you until the second business day after the day of deposit. ATMs owned by Community Bank, N.A. will have the Community Bank, N.A. name on them.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit in person 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 on a Saturday, Sunday or a day that we are not open or make a deposit using a night depository, lock box or similar facility, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

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 \$275.00 of your deposits, however, may be available on the first business day.

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 action after you have left the premises, we 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:

We believe a check you deposit will not be paid.

You deposit checks totaling more than \$6,725 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 communications or computer 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.

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 \$6,725 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 your deposit of these checks (other than U.S. Treasury Checks) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725 will be available on the seventh business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

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