

# **FUNDS AVAILABILITY DISCLOSURE**

## **Important Account Information Addendum**

*Effective February 1, 2010*

This policy statement applies to all deposit accounts. (Policy on Regulation CC)

Our policy is to delay the availability of funds from your check deposits. During the delay, you may not withdraw the funds in cash and we may not use the funds to pay checks that you have written. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

### **DETERMINING THE AVAILABILITY OF A DEPOSIT**

The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before closing 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 closing 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 you make a deposit at an ATM before 3:00 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 at an ATM after 3:00 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.

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**SPECIAL RULES MAY APPLY FOR NEW ACCOUNTS. PLEASE CONSULT WITH ONE OF OUR REPRESENTATIVES FOR THE AVAILABILITY OF YOUR DEPOSIT.**

**Effective February 1, 2010, Clinton Savings Bank will consider all checks issued through a U.S. bank to be local checks subject to a one business day hold. Our policy is to make funds from your deposits available as follows:**

**1. *Cash, electronic deposit, wire transfers and checks drawn on Clinton Savings Bank.***

Funds may be withdrawn by cash or check on the day we receive the deposit.

**2. *All Other Checks, Cashier's Checks, Money Orders, or Government Checks.***

Funds will be available on the first business\* day after the day of your deposit. For example, if you deposit a check on Monday, the funds will be available on Tuesday.

Availability of funds may be extended up to five (5) additional days for deposits over \$5,000, re-deposited checks, repeated overdrafts, emergency conditions or where the bank may have reasonable cause to doubt the collectability of the check.

**\*Business Day:** A business day is defined as any calendar day other than Saturday, Sunday and holidays. For example, a local check deposited on a Friday will be available on the first business day after the day of deposit or Monday.

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