

In accordance with Regulation CC, the following is our policy for funds availability:

Description of deposit	When funds can be withdrawn by cash or check
Cash, electronic deposit, wire transfers and checks drawn on Clinton Savings Bank	The day we receive the deposit.
Local* Checks, Cashier's Checks, Money Orders, government checks, your payroll checks, and the first \$100.00 of a day's deposit of other checks	The first business day** after the day of deposit.
Non-local* checks	The third business day** after the day of deposit.

*For a complete listing of the routing numbers that are considered local, please see our Funds Availability Policy or contact a member of our staff.

Availability of funds may be extended four (4) additional days for deposits over \$5,000, redeposited 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

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



All Deposits Insured in Full
Member FDIC/DIF

Berlin * Bolton * Boylston * Clinton
Sterling * West Boylston

Equal Opportunity Lender