

## Funds Availability Grid

	Next Day	2nd Day	7th Day	9th Day	15th Day
<b>Next Day Item</b>					
Cash	X				
US Treasury Checks**	X				
US Postal Money Orders*	X				
FRB or FHLB Checks*	X				
State or Local Government*	X				
Cashier's Checks*	X				
<b>Case-by-Case Hold</b>					
Local Checks	\$200	X			
<b>Exception Hold</b>					
	Redeposited Check (1), Repeated Overdraft (2), Reasonable Doubt (3), Emergency Conditions (4)				
Local Checks	None		X		
US Treasury Checks	None		X		
US Postal Money Orders	None		X		
FRB or FHLB Checks	None		X		
State or Local Government	None		X		
Cashier's Checks	None		X		
<b>Large Deposit Hold (Over \$5,000)</b>					
	If an exception hold (above) can be placed on the deposit, using an exception hold shown above will provide more protection for the bank.				
Local Checks	\$200	\$4,800	Remainder		
US Treasury Checks	\$5,000		X		
US Postal Money Orders	\$5,000		X		
FRB or FHLB Checks	\$5,000		X		
State or Local Government	\$5,000		X		
Cashier's Checks	\$5,000		X		
<b>New Account Hold</b>					
	New Account (30 days or under): use case-by-case form and write new account. Using an exception hold above provides more protection for us in other cases than local checks.				
Local Checks	None				X
US Treasury Checks	\$5,000			X	
US Postal Money Orders	\$5,000			X	
FRB or FHLB Checks	\$5,000			X	
State or Local Government	\$5,000			X	
Cashier's Checks	\$5,000			X	
<p>*A 2nd day availability hold may be placed on US Postal Money Orders, FRB or FHLB checks, State or Local Government checks, and Cashier's Checks when not deposited in person, to account of payee.</p> <p>**A 2nd day availability hold may be placed on US Treasury Checks if not deposited to account of payee (in person requirement does not apply to US Treasury Checks).</p>					
<ol style="list-style-type: none"> <li>1. Redepositing a check that has been previously been returned NSF</li> <li>2. Customer has been overdrawn repeatedly (6 or more times in the last 6 months)</li> <li>3. Reasonable cause to believe the check is uncollectible from the paying bank</li> <li>4. An emergency, such as failure of computer or communications equipment</li> </ol>					