



Serving your business better.

IMPORTANT NOTICE

The Federal Reserve Board has finalized efforts to consolidate check processing sites due to the significant decline in the volume of paper check processing. As a result, funds from certain check deposits will be subject to a faster availability schedule.

Effective May 31, 2010, The Business Bank's Availability Policy Disclosure is amended as follows.

YOUR ABILITY TO WITHDRAW FUNDS – Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic deposits will be available on the day we receive the deposit. Once the funds are available you can withdraw them in cash and we will use them to pay checks you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before 5:00 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 after 5:00 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.

If you make a deposit at an ATM that we own or operate before 6:00 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 that we own or operate after 6:00 p.m., or on a day we are not open, we will consider that the deposit was made on the next business day that we are open.

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:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw fund 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 fifth business day after the day of your deposit.

Please retain this amendment with the original Funds Availability Policy Disclosure provided to you. You are welcome to contact the Bank with any questions you may have regarding this change.

Thank You!

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