

**Funds Availability Policy**  
**Effective April 1, 2020**

**Next-day availability**

Our policy is to make funds from your deposits to accounts with unlimited checking capabilities available to you on the first day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive your deposit. At that time, you can withdraw the funds in cash, and we will use the funds 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 4:00 p.m. Monday through Thursday and 5:00 p.m. on Friday to one of our lobby tellers at either our Main Office located at 287 North Main Street, Lewisburg, Kentucky, at our branch office located at 780 Hopkinsville Road, Russellville, Kentucky, at our branch office located at 109 Park Avenue, Adairville, Kentucky, or at our branch office located at 124 Sugar Maple Drive, Auburn, Kentucky on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit at one of our ITM's by using the ITM or through assistance from one of our video tellers on Monday through Friday before 6 P. M. on a business day that we are open, then your deposit will be considered made that day. If you make a deposit at one of our ITM's after 6 P. M., then the deposit will be considered to be made on the next business day. If you make a deposit during business hours on Saturday with a lobby teller at any of our offices, or at any of our ITM's then the deposit will be considered made on the next business day. If you make a deposit at one of our ITM's, or in the Night Depository at any of our offices after closing hours or on a day we are not opened, then we will consider that the deposit was made on the next business day we are open.

**Mobile Banking Transactions**

Transaction request that are received prior to 5:00 P. M. on Monday through Friday through a mobile device under the bank's Mobile Banking Program will be processed that day. Transaction request through a mobile device that are received after 5:00 P. M. on Monday through Friday will be processed on the bank's next business day. Transaction request that are made through a mobile device on Saturdays, Sundays, or holidays will be process on the bank's next business day.

**Mobile Remote Deposit Capture**

Funds availability for mobile deposits will be treated the same as other deposits and the availability schedule is specified in the customer's depositor agreement. Deposits transmitted prior to the last posting deadline time will be credited for the current business day. Deposits transmitted after posting deadline time, weekends or holidays will be posted the next business day.

**Longer delays may apply**

In some cases, we will not make all 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. However, the first \$ 225 of your deposits will be made available on the first business day.

If we are not going to make all the funds from your deposits 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 this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

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 \$5,525 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 a failure of communications or computer equipment.

We will notify you if we delay your availability 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.

### **Hold on other funds**

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

### **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 \$ 5,525 of a day's total deposits of bank cashier's check or money orders, certified, teller's, traveler's, federal, state and local government checks will be available on the First business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$ 5,525 will be available on the Ninth 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 \$ 5,525 will not be available until the Second business day after the day of your deposit.

Funds from all other check deposits will be available not later than the Ninth business day after the day of your deposit.