

FUNDS AVAILABILITY POLICY

Your Ability to Withdraw Funds

This Disclosure describes your ability to withdraw funds at United Bank. It only applies to the availability of funds in transaction accounts. United Bank reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

Our policy is to make funds from your check deposits available to you on the first business day after the day we receive the deposit. Cash, electronic direct deposits, and wire transfer deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw the funds in cash. Additionally, we will use the available funds to pay checks that you have written.

For determining the availability of your deposits, our business days are Monday through Friday, excluding federal bank holidays. Please note that we may switch from one business day to the next business day before the end of a calendar day and while one of our bank branches is still open. Hours for the business day for an ATM, ITM, or one of our bank branches are available at the respective ATM, ITM, or the bank branch.

If you make a deposit on a business day that we are open at one of our bank branches before 2:00 p.m., or at one of our ATMs or ITMs before 2:00 p.m. or such later time as is available at that bank branch or posted at or on the ATM or ITM, we consider that day to be the day of your deposit. However, if you make a deposit in a bank branch or at an ATM or ITM after such time, or on a day when we are not open, or it is not a business day, we consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

In some cases we will not make all of 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. The first \$200 of your deposits, however, may be available on the first business day.

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

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

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 \$5,000 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 failure of computer or communications equipment.

We will notify you if we delay your ability 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.

Special Rules for New Accounts

If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Funds from cash, electronic direct deposits, and wire transfers to your account will be available on the day we receive the deposit. The first \$5,000 of a day's total deposit of cashier's, certified, teller's, travelers, and federal, state, and local government checks will be available on the first business day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a US Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

Holds on Other Funds

If we cash a check for you drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Other Information

Even after we have made funds available to you to use or withdraw in cash, you will still be responsible for checks or other items that are returned to us unpaid and for any other problems involving your deposit. If a check is returned as unpaid for any reason, you will have to repay us, and we may charge your account for the amount of the check, even if doing so overdraws your account.

Please note you can avoid a hold being placed on your deposits by using direct deposit, ACH or wire transfer as a means to deposit funds.