



Funds Availability Disclosure

This policy statement applies to “transaction” accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and pre-authorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

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 direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

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 PM 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 4:00 PM 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 we cash a check for you that is drawn on another bank, we may withhold that availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time the funds from the check we cashed would have been available if you had deposited it.

If we accept a check for deposit that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately, but delay your ability 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 for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Special rules for Proprietary ATM Deposits - ATM deposits are subject to the following provisions. Generally, deposits made at a proprietary ATM are verified and credited to your account by the next business day. In cases where deposits are not picked up daily, the deposits will be verified and credited to your account by the next business day following deposit pick up. Check or draft deposits at proprietary ATMs will be subject to the check holds as stated above for other check deposits. For delayed availability purposes, the day we verify the deposit is considered the day of the deposit.

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. However, the first \$200.00 of your deposits will be available on the first business day after we receive your deposit. Funds received for deposit through a nonproprietary (not owned by ISSB) ATM by cash or check may not be available for withdrawal until the fifth business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, 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 no later than the day after we receive your deposit.

If you will need the funds from the 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 \$5000.00 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 communications or computer 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.

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Funds Availability Disclosure - New Accounts

This policy statement applies to "Transaction" accounts. A new transaction account is one that has been open for less than 30 days and that belongs to a customer who does not have another transaction account at least 30 days old with the institution. After the 30 day new account period, your account will follow the regular funds availability policy.

The following special rules will apply during the first 30 calendar days your account is open:

1. Funds from electronic direct deposits to your account will be available on the day we receive the deposit.
2. Funds from deposits of cash, wire transfers, and the first \$5000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and 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 \$5000.00 will be available on the ninth (9th) business day after the day of your deposit.
3. The first \$5000.00 from a deposit of U.S. Treasury Checks will be available on the first business day after the day of your deposit. The excess over \$5000.00 will be available on or before the ninth business day after the day of your deposit.
4. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5000.00 will not be available until the second business after the day of your deposit.
5. Funds from all other check deposits may not be available for withdrawal on the next business day during the new account period. You will be given notice as to when these items are available.

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.



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