



Funds Availability

Cut off times:

Cut off time for deposits to be credited to your account on the current business day is 6:00 PM (Central time). Any deposit made after that time will be credited to the account on the next business day. The first \$225 of the deposit is added to the current available balance. Only \$225 will be immediately available per account per day, regardless of the number of deposits made, some exceptions may apply. That amount is available for use at the teller lines, debit/ATM card transactions, Community Online Banking transfers, Community Bill Pay, or Community Telephone transfers. Deposited amounts totaling less than \$225 will be immediately available. All Night Drop deposits will be processed the morning of next business day.

Your ability for withdraw funds

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 preauthorized transfers to other accounts of your with us. Checking accounts are the most common transaction accounts.

Our policy is to make funds from your cash and check 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 the funds are available, you can withdraw funds in cash, issue checks, initiate Community Online Banking Transfers, create Community Bill Pay transactions, use your debit/ATM card, initiate Community Telephone transactions, or process checks you have written.

Please remember that even after funds have been made available to you and you have withdrawn the funds, you are still responsible for checks you deposit.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 6:00 p.m. on a business day that we are open for substantial business, we will consider that day to be the day of your deposit. However, if you make a deposit after 6:00 p.m. or on a day we are not open, we will consider that the deposit was made on the day we are open. If we cash a check for you that is drawn on another bank, we may delay the availability of the funds deposited. Notification will be sent to you within 24 hour period if a deposit hold has been placed on funds deposited in your accounts.

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 for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Deposit - example of availability of deposited dollars:

Deposit Day, Time (Central time)	Deposit Amount	Funds Available Immediately	Entire Deposit Available
Monday, 2 PM	\$337.50	\$225 + current available balance	Tuesday
Tuesday, 10 PM	\$337.50	\$225 + current available balance	Thursday
Friday, 6 PM	\$337.50	\$225 + current available balance	Tuesday
Sunday, 3 PM	\$ 77.50	\$77.50 + current available balance	Tuesday

On a Monday holiday, the transaction will be processed on Tuesday and can be viewed on your account on Wednesday (see Community Banks [federal holidays](#) page for details).