

Account Rules and Regulations – Important Notice

Chase is proud that Washington Mutual branches became part of JPMorgan Chase Bank, N.A., on September 25, 2008. For you, it will mean even more convenience: over 5,000 branches and 14,000 ATMs from coast to coast.

For Now, Bank as Usual

- Until we combine systems, WaMu branches, and Chase branches in California, will not be able to offer banking services for Chase accounts.
- While it is always our intent to process your checks and other items as quickly as possible, we want you to be aware that in most cases, we will treat Washington Mutual checks as if they are from a separate bank for purposes of funds availability and cashing checks until we merge our systems. Until that time, if checks that you write are presented for payment to a WaMu branch, or a Chase branch in California, the check may be treated as though it was written on another bank

The following disclosures are part of your Deposit Account Agreement and contain additional information about the fees and features of your account.

Except for the terms, fees or account features included here, all other terms and conditions of your Deposit Account Agreement still apply.

Additional Banking Services and Fees:

Wire Transfers

(excludes Commercial Checking, Commercial Checking with Interest, Advanced Business CheckingSM and Advanced Business CheckingSM with Interest):

Effective 07/01/2009

Domestic Incoming	\$ 15.00/item
Foreign Incoming	\$ 15.00/item
Domestic Outgoing	\$ 25.00/item
Domestic Outgoing via Chase.com	\$ 20.00/item
Foreign Outgoing	\$ 45.00/item
Foreign Outgoing via Chase.com	
U.S. Dollars	\$ 40.00/item
Foreign Exchange	\$ 45.00/item

Deposit Account Agreement:

For accounts opened in Washington, Oregon or Idaho, the first paragraph of section "Returned Item and Insufficient Funds Fees" does not apply.

Account Rules and Regulations – Business Product Features¹

Business Checking Accounts	Chase BusinessClassic SM	Chase BusinessClassic SM with Interest	Chase BusinessPlus [®] Extra Checking
No monthly Service / Maintenance Fee in any statement period in which you have:	<ul style="list-style-type: none"> ▪ A linked qualifying personal checking account²; or ▪ Five or more purchases using your Chase Business Debit Card or Chase Business ATM Card post to your account (withdrawals from ATMs or cash advance transactions do not qualify); or ▪ A linked, active Chase Business Credit Card in good standing³; or ▪ An average ledger balance of \$4,000 or more in this account. 		<ul style="list-style-type: none"> ▪ An average ledger balance of \$100,000 or more in this account; or ▪ An average ledger balance of \$12,000 or more in this account and a combined average ledger balance⁵ of \$100,000 or more in qualifying business or personal deposit, credit and investment⁶ accounts.
Otherwise, a monthly Service / Maintenance Fee will apply:	\$10 with Check Safekeeping \$12 with Image Statement \$14 with Check Enclosure	\$12 with Check Safekeeping \$14 with Image Statement \$16 with Check Enclosure	\$46 with Check Safekeeping \$48 with Image Statement \$50 with Check Enclosure
Transaction Fees⁴ per month:	0-200 no charge 201+ \$.40/each	0-200 no charge 201+ \$.40/each	0-500 no charge 501+ \$.40/each
Interest:	None	Variable; based on daily collected balance	None
No Cash Deposit Processing Fee:	For the first \$5,000 per month (See Business Deposit Express for additional fees)		For the first \$20,000 per month (See Business Deposit Express for additional fees)
Other:	N/A	N/A	4 free outgoing domestic Wire Transfers, 4 free stop payments and 4 free Overdraft Protection Transfers per month.

Business Checking Accounts (Cont.)	Chase Advanced Business Checking SM	Chase Advanced Business Checking SM with Interest
Monthly Service / Maintenance Fee:	\$13 with Check Safekeeping \$15 with Image Statement \$17 with Check Enclosure	\$15 with Check Safekeeping \$17 with Image Statement \$19 with Check Enclosure
Transaction Fees per month:	Checks Paid/Debits: \$.16/each Deposit/Credit: \$.40/each Deposited Items: \$.12/each	
Interest:	None	Variable; based on daily collected balance
Earnings Credit:	Variable; subject to change at Chase's discretion. It is applied to the monthly average collected balance and used to offset fees for monthly maintenance, transactions, cash management and additional banking services.	Variable; subject to change at Chase's discretion. It is applied to the monthly average collected balance and used to offset fees for monthly maintenance, transactions, cash management and additional banking services. Earnings credit is reduced by the amount of interest paid.
Deposit Insurance Charge	Varies; subject to change at Chase's discretion.	
No Cash Deposit Processing Fee:	For the first \$25,000 per month (See Business Deposit Express for additional fees)	
Other:	Wire Transfers Domestic Incoming \$ 10.00/item Foreign Incoming \$ 12.00/item See Additional Banking Services and Fees page for other fees.	Online Banking Services-Wire Transfers Outgoing Domestic \$10.00/item Outgoing International – U.S. Dollars \$25.00/item

Business Checking Accounts (Cont.)	Commercial Checking	Commercial Checking with Interest
Monthly Service / Maintenance Fee:	\$ 15	\$ 15
Transaction Fees per month:	Checks Paid/Debits: \$.15/each Branch Credit: \$.40/each Other Deposit/Credit: \$.25/each On-Us Dep Items: \$.09/each Not on Us Dep Items: \$.11/each	
Interest:	None	Variable; based on daily collected balance
Earnings Credit:	Variable; subject to change at Chase's discretion. It is applied to the monthly average collected balance (less reserves) and used to offset fees for monthly maintenance, transactions, cash management and additional banking services.	Variable; subject to change at Chase's discretion. It is applied to the monthly average collected balance (less reserves) and used to offset fees for monthly maintenance, transactions, cash management and additional banking services. Earnings credit is reduced by the amount of interest paid.
No Cash Deposit Processing Fee:	For the first \$5,000 per month (See Business Deposit Express for additional fees)	

Benefits for Additional Accounts: No monthly Service Fee on a linked Chase Premier Checking for your personal use; No monthly Service Fee on a linked Chase Business Savings or Chase Business Select High Yield Savings; Interest rate advantages on Chase Business Select High Yield Savings and Business Certificate of Deposits when linked to an open Business checking account.

Account Rules and Regulations – Business Product Features¹

Business Checking Accounts (Cont.)	IOLTA /IRETA	Client Funds Checking	Chase Nonprofit BusinessClassic SM Checking
No monthly Service / Maintenance Fee in any statement period in which you have:	N/A	N/A	An average ledger balance of \$4,000 or more in this account
Otherwise, a monthly Service / Maintenance Fee will apply:	None	None	\$3 with Check Safekeeping \$5 with Image Statement \$7 with Check Enclosure
Transaction Fees⁴ per month:	None	None	0-200 no charge 201+ \$.40 /each
Interest:	Variable; based on daily collected balance.	None	None
Earnings Credit:	N/A	N/A	N/A
No Cash Deposit Processing Fee for the first:	N/A	N/A	\$5,000 per month (See Business Deposit Express for additional fees)
Other:	Interest is paid to the applicable state association or foundation to fund public service.	Link up to 99 Sub Accounts	

Business Savings Accounts	Chase Business Savings SM	Chase Business Select High Yield Savings	Client Funds Savings
No monthly Service / Maintenance Fee in any statement period in which you have:	<ul style="list-style-type: none"> ▪ An average ledger balance of \$500 or more in this account; or ▪ A linked qualifying business checking account⁷. 	<ul style="list-style-type: none"> ▪ An average ledger balance of \$10,000 or more in this account; or ▪ A linked qualifying business checking account⁷. 	N/A
Otherwise, a monthly Service / Maintenance Fee will apply:	\$5	\$15	None
Transaction Fees per month:	1 – 4 withdrawals - free 5+ \$3/each 0 – 10 deposited items - free 11+ \$.20/each Savings Withdrawal Limit Fee: \$12/transfer over limit ⁸	0 – 30 deposited items - free 30+ \$.20/each Savings Withdrawal Limit Fee: \$12/transfer over limit ⁸	Savings Withdrawal Limit Fee: \$12/transfer over limit ⁸
Interest:	Variable; based on daily collected balance	Variable; based on daily collected balance	Variable; based on daily collected balance
No Cash Deposit Processing Fee for the first:	\$5,000 per month (See Business Deposit Express for additional fees)	\$5,000 per month (See Business Deposit Express for additional fees)	\$5,000 per month (See Business Deposit Express for additional fees)
Other:		Limited check writing available ⁸	Interest is paid to the clients account. Restricted access.

Business CD Accounts	Chase Certificate of Deposit
Who is Eligible	All businesses
Minimum to Open	\$1,000
Interest	<ul style="list-style-type: none"> ▪ Fixed; based on ledger balance.
Statement Period	<ul style="list-style-type: none"> ▪ Summary of linked CDs appears on monthly checking account statement.

NOTE: Refer to the Additional Banking Services and Fees section for other fees that may apply to your account.

Account Rules and Regulations – Business Product Features¹

Footnotes	
<p>1. Minimum Deposit to Open: The minimum opening deposit is \$25 for all accounts except IOLTA, UARHOF and Client Funds Accounts which have no minimum to open, and Certificates of Deposit require a \$1,000 minimum deposit to open.</p> <p>Eligibility: Business checking accounts (non-interest) and Certificates of Deposit are available to all businesses. Business checking accounts with interest are available only to sole proprietors, non-profit organizations and government entities, due to Federal regulation.</p> <p>2. Qualifying Chase personal checking accounts are Chase Premier CheckingSM, Chase Premier Platinum CheckingSM, and Chase Premier Platinum Asset Management AccountSM (available in certain markets only)</p> <p>3. An Active Chase Business Credit Card in good standing is a card that carries an outstanding balance greater than zero at least one day during the checking statement cycle and that is not delinquent, closed, charged off, or revoked.</p> <p>4. Transactions are all checks paid, other debits, deposits made, other credits and items deposited.</p> <p>5. Qualifying accounts include checking accounts, savings accounts, CDs, certain Retirement CDs, certain Chase Retirement Money Market Accounts, outstanding balances in Chase first mortgage accounts (with servicing retained by Chase; must be in good standing), lines of credit (including credit card) and installment loans (lines of credit/loans must be in good standing; certain commercial lines of credit/loans excluded), Chase Investment Services Corp. investment accounts (last investment statement balance, excluding certain retirement plan balances), JPMorgan Funds accounts (prior end of month balances), annuity</p>	<p>products (annuities made available through Chase Insurance Agency, Inc. (CIA) and Chase Insurance Agency Services, Inc.), and personal trust accounts (last business day of the prior month) linked for pricing with this account is maintained during the monthly statement period.</p> <p>6. Securities (including mutual funds and variable insurance products) and investment advisory services are offered through Chase Investment Services Corp. (CISC). Annuities and insurance products are provided by various insurance companies and offered through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, and Chase Insurance Agency Services, Inc., a division thereof. CISC, a member of NASD/SIPC, and CIA are Affiliates of JPMorgan Chase Bank, N.A. Products not available in all states.</p> <p style="text-align: center;">NOT A DEPOSIT NOT FDIC-INSURED NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY NOT GUARANTEED BY THE BANK MAY GO DOWN IN VALUE</p> <p>JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc. – Member NASD, which is an affiliate of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds</p> <p>7. Qualifying Chase Business checking accounts are BusinessClassic, BusinessClassic with Interest, Advanced Business Checking, Advanced Business Checking with Interest, Business Plus Extra, Commercial Checking or Commercial Checking with Interest.</p> <p>8. Federal law limits the number of transactions to six per month on any savings account. See the Withdrawal Limitations on Your Savings Account and Withdrawal Procedures and Limitations sections of the Account Rules and Regulations booklet for details.</p>

Account Rules and Regulations – Business Deposit Express

JPMorgan Chase Business Deposit ExpressSM Fee Schedule

Cash Deposit Processing Fees

For Chase BusinessClassic, Chase BusinessClassic with Interest, Chase Non Profit BusinessClassic, IOLTA and all business savings accounts. Fees will apply to all cash deposits in excess of \$5,000 per month.

Cash Deposited Per Month

- Night Drop and Post Verification (per \$1,000) \$1.00
- Immediate Verification (per \$1,000) \$1.50

Cash Deposit Processing Fees

For Chase Advanced Business Checking and Chase Advanced Business Checking with Interest. Fees will apply to all cash deposits in excess of \$25,000 per month.

Cash Deposited Per Month

- Night Drop and Post Verification (per \$1,000) \$1.00
- Immediate Verification (per \$1,000) \$1.50

Cash Deposit Processing Fees

For Commercial Checking and Commercial Checking with Interest, Chase BusinessPlus Extra Checking, and Client Funds Checking.

Cash Deposited Per Month

- | | |
|--|-----------|
| \$0 to \$5,000 * | No Charge |
| \$5,001 to \$50,000 | |
| Night Drop and Post Verification (per \$1,000) | \$1.00 |
| Immediate Verification (per \$1,000) | \$1.50 |
| \$50,001 to \$100,000 | |
| Night Drop and Post Verification (per \$1,000) | \$1.30 |
| Immediate Verification (per \$1,000) | \$2.00 |
| \$100,001 and More | |
| Night Drop and Post Verification (per \$1,000) | \$1.50 |
| Immediate Verification (per \$1,000) | \$2.60 |

*BusinessPlus products allow for higher amounts of cash deposited at no charge. See your Account Rules and Regulations booklet for details.

Other Cash Deposit Processing Fees for all Business Checking and Savings Accounts

Cash Deposit Bag Fee	
Partial – Mixed Bag	\$5.00 Flat Fee per bag
Full Bag	\$2.50 Flat Fee per bag
Coin Roll Order Fee	\$0.08 per roll
Currency Strap Order Fee	\$0.40 per strap
Dual Pouch Plastic Bags	Fee depends on bags selected

1. Business Deposit Express services ("Services") apply to Depository Bags (see paragraph 2) received at the Branches, including but not limited to, night depositories, bulk deposits made over the counter, delivered by Customer's armored car or courier, Bank Commercial Deposit Machines and Commercial Cash Centers. Upon request, the Bank shall issue Customer a key to certain designated vault facilities ("Facilities").
2. Customer shall utilize tamper resistant disposable bags ("Depository Bags") which conform to such standards as the Bank may establish from time to time.
3. Customer agrees to the following:
 - a. The Facilities shall only be used for the delivery to the Bank of Depository Bags which shall contain only currency and/or negotiable instruments together with a deposit ticket prepared by the Customer.
 - b. The Bank may, prior to verification of the contents of the Depository Bag, provisionally credit Customer's account based on the amount stated on Customer's deposit ticket.
 - c. The Bank shall, not in the presence of Customer, count and verify the contents of Depository Bags. The Bank's count shall be controlling and final and the Bank will notify Customer of any adjustment to the amount of the deposit.
 - d. No deposit is deemed to be made until the Bank has concluded its verification process and credited Customer's account.
4. The use of the Facilities is at Customer's sole risk and Bank shall not be liable for any loss, destruction or disappearance of any Depository Bag or any part of the alleged contents prior to verification by Bank.
5. The Bank may terminate any of these Services at any time upon notice to Customer. Customer shall promptly return to Bank all Depository Bags and keys to any Facility.

Account Rules and Regulations – Additional Banking Services and Fees for Business Accounts

Unless otherwise indicated, fees apply to all checking and savings accounts except Commercial Checking and Commercial Checking with Interest accounts.

ATM and Debit Card Fees

Non-Chase ATM Inquiry	\$ 2.00/inquiry
Transfer	\$ 2.00/transfer
Withdrawal	
At a non-Chase ATM within the United States, Puerto Rico and the US Virgin Islands	\$ 2.00/withdrawal
At an ATM outside the United States, Puerto Rico and the US Virgin Islands	\$3.00/withdrawal
Specialty Debit Card Annual Fees	
Chase Leisure Rewards Business Debit Card	\$ 25.00/per card
Chase United Mileage Plus® Business Associate Debit Card	\$ 65.00/per card
Chase United Mileage Plus® Business Debit Card	\$ 65.00/per card
Chase Continental Airlines® Business Associate Debit Card	\$ 65.00/per card
Chase Continental Airlines® Business Debit Card	\$ 65.00/per card
Chase Continental Airlines® Business Debit Card Mileage Cap Removal Fee	\$ 65.00/per card
Card Replacement	\$ 5.00/card
Non-ATM Cash Fee ²	3% of the dollar amount of the transaction OR \$5.00, whichever is greater.

Exchange Rate Adjustment* (for card Purchases, non-ATM cash transactions and ATM withdrawals in currency other than U.S. Dollars)	3% of transaction amount after conversion to U.S. dollars
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Insufficient Funds, Returned Items, and Stop Payments

Insufficient Funds and Returned Item Fees	\$ 34.00/item or withdrawal request
Overdraft Protection Transfer Fee	\$ 10.00/transfer
Negative Collected Balance Fee (for Chase Advanced Business Checking and Chase Advanced Business Checking with Interest)	Chase Prime +3% charged on daily negative collected balance
Deposited Item Returned	\$ 10.00/item
Deposited Item Returned-Special Handling ¹	\$ 3.00/item
Stop payment	\$ 25.00/item
Renewable Option (1 year)	\$ 25.00/item with \$ 4.00/yr. renewal fee

Statement Services and Copies

Snapshot Statement (without checks)	\$ 6.00/statement
Statement Copy	\$ 6.00/statement
Item Copy	\$ 5.00/item
(3 copies per month at no charge with Check Safekeeping or Image Statement)	
Item Copy-Urgent	\$ 15.00/item

Wire Transfers³

Domestic Incoming	\$ 12.00/item
Foreign Incoming	\$ 15.00/item
Domestic Outgoing	\$ 25.00/item
Foreign Outgoing	\$ 45.00/item
Immediate Notification	\$ 3.00/item

Miscellaneous

Collections	
Bond Coupons	\$ 5.00/envelope
Domestic	\$ 25.00/item
Foreign	\$ 45.00/item
Account Closing (within 90 days of account opening)	\$ 25.00/account
Account Reconciliation	\$ 25.00/hour
Account Research	\$ 25.00/hour
Check or Supply Order (checks, withdrawal slips, deposit slips)	varies (depends on document ordered)
Legal Process (garnishment, tax levy, etc.)	up to \$100.00 max/order
Charged Off Processing	\$30.00/account

Online Banking Services

Wire Transfer ³	
Outgoing Domestic	\$12.00/item
Outgoing International – U.S. Dollars	\$25.00/item
Outgoing International – Foreign Exchange	\$45.00/item
Tax Maintenance	\$5.00/month
Basic Payroll Maintenance	\$10.00/month
Premium Payroll Maintenance	\$30.00/month
Tax/Payroll Reversal	\$2.50/item
Tax/Payroll Return	\$2.50/item
Failed Payment Fee	\$6.00/item
Online Overnight Check SM Service Fee	\$14.99/item
Financial Management Access	\$9.95/month
External Transfer (ACH Online)	\$3.00/item
ACH Payments	\$25.00/first 25 Items per month
	\$0.15/item above 25 per month
ACH Collections	\$25.00/first 25 Items per month
	\$0.25/item above 25 per month
Invoicing	\$25.00/first 25 Items per month
	\$0.25/item above 25 per month
Quick Deposit	
Monthly Maintenance Fee	\$50.00/month
Cancellation Fee	\$500.00
Additional Scanner	\$885.00/scanner
Additional Scanner Maintenance Fee	\$20.00/month
Restocking Fee	\$50.00

* Applies to all checking and savings accounts.

¹ Only applies to Chase Advanced Business, Chase Advanced Business with Interest, and Chase BusinessPlus Extra.

² Obtaining cash with your Chase Visa Check Card® or MasterCard Banking Card® without a PIN at participating locations, such as bank branch tellers.

³ See page 2 for Advanced Business Checking and Advanced Business Checking with Interest Wire Transfer fees. **See page 1 for fees effective on 07/01/09.**

Account Rules and Regulations – Additional Banking Services and Fees for Commercial Checking and Commercial Checking with Interest Only

This is a partial list of cash management products/services and prices for those services. Please contact your Relationship Manager and Cash Management Consultant for a complete listing of these services.

Depository Services

Deposited Checks – MICR Reject Repair	\$.15
Deposits (unique location)	\$.07
Domestic Collections	\$	6.00
Item Processing Rejects	\$.50
Official Checks	\$	3.00
Overdraft – NSF Item Paid/Returned	\$	28.00
Check Photocopy	\$	4.00
Statement Photocopy	\$	5.00
Stop Payments	\$	28.00
Stop Payment Automatic Renewal	\$	4.00
Additional Statements	\$	3.00
Foreign Deposited Item (non U.S.)	\$	3.50
Negative Collected Balance Fee		Chase Prime + 3% charged on daily negative collected balance
FDIC Fee		Current Rate

Returned Items

Deposited Items Returned	\$	5.00
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Funds Transfer Service (Wire Transfers)

Phone Wires

Phone Express-Repetitive Non-Operator Assisted Phone Express Book/Fed/CHIPS Debit	\$	15.00
Phone Operator Nonrepetitive Phone Operator Book/Fed/CHIPs Debit	\$	15.00
Phone Operator Repetitive Phone Operator Book/Fed/CHIPs Debit	\$	15.00

Manual Wires

Bank Initiated Book Debit	\$	15.00
Bank Initiated Fed/CHIPs Debit	\$	20.00
Bank Initiated FX Debit	\$	20.00

Online Wires (ChaseOnline)

Outgoing Domestic Wire	\$	8.00
Outgoing International Wire	\$	15.00

Account Rules and Regulations – Funds Availability Policy for Business Accounts

General Policy:

Our general policy is to make funds from your deposit available to you on the first business day after the day we receive your deposit. Wire transfers and electronic direct deposits will be available on the day we receive your deposit. Once funds from your deposits are available, you can withdraw them in cash and we will use the funds to pay items that are drawn against your account.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and state and federal holidays. If you make a deposit on a business day through a Chase ATM located in CT, NJ and NY no later than 12:00 noon ET; in LA no later than 1:00 p.m. CT; in TX no later than 2:30 p.m. CT; in IL no later than 6:00 p.m. CT; in UT no later than 2:00 p.m. MT; in CO no later than 2:45 p.m. MT; in AZ no later than 3:00 p.m. MT; in ID no later than 4:30 p.m. MT; in WA, OR, CA and NV no later than 4:30 p.m. PT; and in all other states no later than 4:45 p.m. ET;* we will consider that day to be the day of your deposit. However, if you make a deposit after these stated times, or on a weekend, state holiday, federal holiday or day we are closed, we will consider that the deposit was made on the next business day.

* *Closing of the business day may vary by location. Check your local branch or ATM for exact times.*

Longer Delays May Apply:

In some cases, we may not make all of the funds that you deposited by check available by the first business day after the day of your deposit. Depending on the type of check that you deposit and the location where your deposit is received, funds may not be available until the fifth business day after the day of your deposit. All deposits made by mail and addressed to a Chase location without using a specific branch name and street address will be considered received by the Bank's National Bank-By-Mail facility in Louisville, Kentucky as of the date such deposit is received by this facility. However, the first \$100 of these deposits will be available on the first 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, 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 a Bank employee, 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.

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

Funds you deposited by check may be delayed for longer than five business days under the following circumstances:

- We believe a check you deposited will not be paid;
- You deposited checks totaling more than \$5,000 in any one day;
- You redeposited a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months; or
- 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. In these circumstances, funds deposited will generally be available no later than the seventh business day after the day of your deposit and, unless your deposit totals more than 5,000, the first \$100 of your deposits will not be made available on the first business day.

Special Rules for New Accounts:

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

- Funds from deposits of cash, wire transfers, and the first \$5,000 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. The excess over \$5,000 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 \$5,000 will not be available until the second business day after the day of your deposit; and
- Funds from all other check deposits will be available no later than the fifteenth business day after the day of your deposit.

Holds on Other Funds:

If we cash a check for you that is drawn on another bank, 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.

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 any other Account with us, including savings account. The funds in the other account would then not be available for withdrawal until the time periods that are described herein.