

Effective July 21, 2011, our Funds Availability Policy changed.

Generally, the length of delay varies depending on the type of items deposited as explained below:

**Type of Deposit**

**Electronic Payments: Wire Transfers,  
Federal Direct Deposits**

**Availability**

**Same day availability**

**Cash, Government, Cashier's, certified or Tellers  
Check; Checks drawn on us; U.S. Postal Money  
Orders; the first \$200 of a day's total deposit of  
other checks.**

**The first business day after the day of deposit if the  
deposit is made in person; or the business day the  
deposit is received, if the deposit is mailed.**

**All other Checks**

**The second business day after the day of deposit.**

Longer delays may apply in special circumstances. We will notify you if your funds will be delayed.