

# Funds Availability Policy

## YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from your cash and check deposits available to you on the same business 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 or other items that post to your account.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on a business day to one of our employees, an ATM, a Remote Deposit Scanner, or by mail before the cut-off time 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 our cut-off time or on a day that is not a business day, we will consider the deposit as being made on the next business day that we are open.

Our cut-off time for deposits made in branches or by mail will be the closing time of the branch, but no later than 6:00 p.m. ET. The cut-off time for Kish Bank ATMs that require a deposit envelope for a deposit is 3:30 p.m. ET. The cut-off time for Kish Bank ATMs that accept a check image for a deposit (do not require a deposit envelope) is 4:30 p.m. ET. The cut-off time for deposits made via a Remote Deposit Capture scanner is 6:00 p.m. ET. Deposits made through our night depository after 2:00 p.m. ET may be processed on the next business day.

Funds deposited as a mobile deposit will be available the next business day after we receive your deposit. The cut-off time for mobile deposits is 4:00 p.m. ET. Mobile deposits made after 4:00 p.m. ET or on a day that is not a business day may be considered received on the next business day that we are open.

## LONGER DELAYS MAY APPLY

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 \$5,525 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. 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 by the day after we receive your deposit. They will generally be available no later than the fifth 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 electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 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 same business 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 \$5,525 will be available on the fifth business day after the day of your deposit. 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 \$5,525 may 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 fifth business day after the day of your deposit.



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