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## 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 that We receive Your deposit. Electronic direct deposits will be available on the day we receive the deposit, unless they involve an International ACH Transaction. See below for more information on International ACH Transactions. Once they are available, You can withdraw the funds in cash and We will use the funds to pay checks that You have written.

**Longer Delays May Apply.** In some cases, the availability of funds You deposit by check may be delayed.

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. The first \$500 of Your deposits, however, will be available on the business day we receive Your deposit.

If We are not going to make all of the funds from Your deposit available on the same business day, We will notify You at the time You make Your deposit, and 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 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 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. They will generally be available no later than the seventh business day after the day of Your deposit.

**Special Rules for New Accounts.** If You are a new account holder, the following special rules will apply during the first 30 days Your Account is open:

Funds from cash, wire transfers and electronic direct deposits to Your Account will be available on the day We receive the deposit. Funds from 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 generally 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 \$5,525 will be available no later than the seventh business day after the day of Your deposit.

For funds from all other check deposits, the first \$5,525 of a day's total deposit will be available the second business day following the day of deposit. The excess over \$5,525 will be available no later than the seventh business day of Your deposit.

**Special Rules for Turning Point Checking Account.** A hold will be placed on \$100 in Your Savings Account for the life of any Turning Point Checking. These funds will not be accessible during this time as they are a pledged balance. These funds will earn interest at the current Savings rate. In the event that the Turning Point Checking account is involuntarily closed, the \$100 will be applied toward any charge-off balance, if applicable.

**Holds on Other Funds.** If We cash a check for You that is drawn on another financial institution, 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 financial institution, 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.

**Deposits at CommunityAmerica Automated Teller Machines (ATMs).** All ATMs that We own or operate are identified as Our machines. Funds from deposits (cash or checks) made at automated teller machines (ATMs) We own or operate will be made available as follows: The first \$500 of a day's total of Your ATM deposits will be available the same day as Your deposit. The remainder of Your deposit (up to \$5,525) will be made available on the next business day after the date of Your deposit. The excess over \$5,525 will be made available by the second business day after the day of Your deposit. See **Deposits Made to Our Automated Teller Machines under Business Day Cut-off Times** for more information when determining the availability of Your deposit.

**Deposits at CommunityAmerica Interactive Teller Machines (ITMs).** Funds from deposits (Cash or Checks) made at a CommunityAmerica ITM that are reviewed by an employee at the time of deposit are generally available immediately. If we delay availability of Your funds, We will verbally notify You of when Your funds will be available and We will mail You a notice by the day after we receive Your deposit. Funds from deposits made at a CommunityAmerica ITM that are not reviewed by an employee have the same availability as a deposit to an ATM.

**Deposits at Nonproprietary Automated Teller Machines (ATMs).** Funds from any deposit (cash or checks) made at automated teller machines (ATMs) We do not own or operate may not be made available up to the seventh business day after the day of Your deposit and in accordance with that institution's policies and business day cut-off.

**Business Day Cut-off Times.** For determining the availability of Your deposits, every day is a business day, except Sundays and federal holidays.

**Deposits Made in Person** If You make a deposit in person to one of Our employees 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 on a day that is not considered a business day, We will consider the deposit made on the next business day We are open.

**Deposits Made by Mail.** Deposits (cash and checks) We receive on business days We are open will be considered made that day. Deposits We receive after We are closed will be considered made the next business day We are open.

**Deposits Made to Night Depository.** Deposits You leave in our Night Depository are processed once a day and are considered made the business day on which the deposit is retrieved. However, if You leave a deposit in the Night Depository after the deposits have been retrieved or on a day We are not open, We will consider the deposit made on the next business day We are open. Please check with your local branch to determine when deposits are removed as times vary by location.

**Deposits Made to Our Automated Teller Machines and Interactive Teller Machines.** If You make a deposit (cash and checks) to automated teller machines (ATMs) and Interactive Teller Machines (ITMs) owned or operated by Us on a business day We are open, We may consider the deposit made that day. However, if You make a deposit on a day that is not considered a business day, We will consider the deposit made on the next business day We are open.

**Deposits Made at Shared Branches.** Deposits made at credit unions We have contracted to accept Your deposits are called Shared Branches and are governed by the owning financial institution's business day cutoff times. Funds from Your deposits will be made available in accordance with that institution's policies.

**International ACH Transactions.** International ACH Transactions (IAT) that are transmitted to or from any of Your Accounts may be identified and designated by Us for review and examination under the Office of Foreign Assets Control Rules and Regulations (OFAC Rules). In such a case, settlement of the IAT may be delayed or suspended, and may be terminated under applicable OFAC Rules. You also acknowledge that We may be required to place an indefinite hold on funds covered by the IAT if the IAT is required to be terminated under OFAC Rules. You agree that any such delay is permissible under the laws applicable to the availability of funds held in deposit accounts. In the event an IAT is delayed or terminated, We will provide You such notice as may be required by applicable law.

**Foreign Checks or Drafts.** Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes Us to collect the funds from the financial institutions upon which it is drawn.

### **Substitute Checks and Your Rights-Important Information About Your Checking Account**

**What Is a Substitute Check?** To make check processing faster, federal law permits financial institutions to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that You receive back from Us may be substitute checks. This notice describes rights You have when You receive substitute checks from Us. The rights in this notice do not apply to original checks or to electronic debits to Your Account. However, You have rights under other law with respect to those transactions.

**What Are My Rights Regarding Substitute Checks?** In certain cases, federal law provides a special procedure that allows You to request a refund for losses You suffer if a substitute check is posted to Your Account (for example, if You think that We withdrew the wrong amount from Your Account or that We withdrew money from Your Account more than once for the same check). The losses You may attempt to recover under this procedure may include the amount that was withdrawn from Your Account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of Your refund under this procedure is limited to the amount of Your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of Your refund if Your account is an interest-bearing account. If Your loss exceeds the amount of the substitute check, You may be able to recover additional amounts under other law.

If You use this procedure, You may receive up to \$2,500 of Your refund (plus interest if Your Account earns interest) within 10 business days after We received Your claim and the remainder of Your refund (plus interest if Your Account earns interest) not later than 45 calendar days after We received Your claim.

We may reverse the refund (including any interest on the refund) if We later are able to demonstrate that the substitute check was correctly posted to Your Account.

**How Do I Make a Claim for a Refund?** If You believe that You have suffered a loss relating to a substitute check that You received and that was posted to Your Account, please contact Us at 9777 Ridge Drive, Lenexa, KS 66219 or call Us toll-free at 800.892.7957. You must contact Us within 40 calendar days of the date that We mailed (or otherwise delivered by a means to which You agreed) the substitute check in question or the Account statement showing that the substitute check was posted to Your Account, whichever is later. We will extend this time period if You were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why You have suffered a loss (for example, You think the amount withdrawn was incorrect);
- An estimate of the amount of Your loss;
- An explanation of why the substitute check You received is insufficient to confirm that You suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: *identifying information, for example the check number, the name of the person to whom You wrote the check, the amount of the check.*