



Funds Availability Policy

Your Ability to Withdraw Funds: Our policy is to make funds from check deposits to your checking or savings account available to you on the first Business day after the day we receive the deposit. Incoming wire transfers, electronic direct deposits, and cash deposited at a teller window or United Bank ITM will be available on the day we receive the deposit. Certain electronic credit transfers, such as those through card networks or funds transfer systems, will be available on the day we receive the transfer. Once the funds are available, you can withdraw the funds in cash. Additionally, we will use the available funds to pay checks and other Items presented for payment, as well as applicable fees that you have incurred.

For determining the availability of your deposits, our Business days are every day except Saturday, Sunday, and federal bank holidays. Hours of the Business day are posted at any location or device where deposits are accepted.

If you make a deposit on a Business day that we are open at one of our bank offices before closing, or at one of our ITMs before the ITM closing time or at such other time as is available at that bank office or posted at or on the ITM, we consider that day to be the day of your deposit. However, if you make a deposit in a bank office or ITM after such time, or on a day when we are not open, or it is not a Business day, we consider that the deposit was made on the next Business day we are open.

Longer Delays May Apply: In some cases, we will not make all of the funds that you deposit by check available to you on the first Business day after the day of your deposit. 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 \$225 of your deposits, however, may be available on the first Business day.

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 one of our employees, or if we decide to take 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.

In addition, 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 customer, the following special rules may apply during the first 30 days your account is open.

- Funds from cash and electronic direct deposits to your account will be available on the day we receive the deposit.
- Funds from deposits of wire transfers, and the first \$5,525 of a day's total deposit of cashier's, certified, teller's, travelers, and federal, state, and local government checks will be available on the first Business day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525 will be available on the seventh 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 will 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 seventh Business day after the day of your deposit.

Holds on Other Funds: 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 until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.