

Equity Bank, N.A.
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FUNDS AVAILABILITY POLICY DISCLOSURE

PURPOSE OF THIS DISCLOSURE

The information here describes our policy of holding deposited items in a transaction account before funds are made available to you for withdrawal. This is what is called our Funds Availability Policy.

For purposes of this disclosure, the terms “you”/”your” refer to the customer and the terms “our”/”we”/”us” refer to the Bank.

Generally, transaction accounts are accounts which would permit an unlimited number of payments by check to third persons, and also an unlimited number of telephonic and preauthorized transfers to third persons or other accounts you may have with us.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT

The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counts in Business Days from the day of your deposit. The term “Business Day” means any day other than a Saturday, Sunday or federally declared legally holiday, and the term “Banking Day” means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

If you make a deposit before 3:00 pm 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 3:00 pm or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

AVAILABILITY SCHEDULE

Our policy is to make funds from your cash and check deposits available to you on the first Business Day after the day we receive you deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

HOLDS ON OTHER FUNDS FOR CHECK CASHING

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.

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT

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.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. The first \$100.00 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from you deposit available to you according to the previously stated availability schedule, 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 decided 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: (a) if we believe a check you deposit will not be paid; (b) if you deposit checks totaling more than \$5,000 on any one day; (c) if you redeposit a check that has been returned unpaid; (d) if you have overdrawn your account repeatedly in the last six months; or (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your availability 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 eleventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNT

If you are a new customer, the following special rules will apply during the first 30 days your account is opened.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfer, and the first \$5,000 of the 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 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 \$5,000 will be available on the ninth 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 \$5,000 will not be available until the first business day after the day of deposit.

Funds from deposits of local checks that are not otherwise required to be made available on the first business day after the day of deposit will be available on the fifth business day after the day of your deposit. Funds from deposits of nonlocal checks will be available on the eleventh business day after the day of your deposit.

To determine whether a check is a local or a nonlocal check, look at the routing number on the check.

Personal Check

	_____, 20____
Pay to the order of	\$ _____

(Bank Name and Location)	
123456789	000000000000
000	000

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Routing Number

Business Check

Name of Company		
Address, City, State		_____, 20____
Pay to the order of	\$ _____	

(Bank Name and Location)		
000000000000	123456789	000000000000
		000
		000

↓
Routing Number

If the first four digits of the routing number (1234 in the examples above) are

1010 1011 1012 1019 1030 1031 1039 1110 1111 1113 1119 1120 1122 1123 1130 1131 1140 1149 1163 3010 3011 3012 3019 3030 3031 3039 3110 3111 3113 3119 3120 3122 3123 3130 3131 3140 3149 3163

Then the check is a LOCAL check. If the check has routing numbers other than those shown above, the check is a NONLOCAL check. Some checks are marked "payable through" and have a four- or nine-digit number nearby. For these checks, use the four-digit number (or the first four of the nine-digit number) not the routing number on the bottom of the checks, to determine if these checks are local or nonlocal.