

Regulation CC Funds Availability Disclosure



YOUR ABILITY TO WITHDRAW FUNDS AT CAPITAL COMMUNITY BANK. Our policy is to delay the availability of funds from your cash and check deposits consistent with funds availability laws. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

Determining the Availability of a Deposit. The length of the delay is counted in business days from the day of your deposit. A business day is any Monday, Tuesday, Wednesday, Thursday or Friday, which doesn't fall on a national holiday. Deposits made after 6:00 pm are considered to be deposited on the next business day. Deposits placed in a night depository are considered to be deposited on the day the depository is open. Deposits made in the Bank's onsite ATM after 2:30 pm are considered deposited on the next business day. The length of the delay varies depending on the type of deposit and is explained below.

Same-Day Availability. Funds from electronic direct deposits will be available on the day we receive the deposit.

Next-Day Availability. Funds from the following deposits are available on the first business day after the day we receive your deposit:

- x U.S. Treasury checks that are payable to you.
- x Wire transfers.
- x Checks drawn on **Capital Community Bank**.

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day we receive your deposit:

- x Cash.
- x State and local government checks that are payable to you.
- x Cashier's, certified, and teller's checks that are payable to you.
- x Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day of your deposit.

Availability of Other Check Deposits. Funds from other types of checks you deposit will be available on the second business day after the day of your deposit.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- x You deposit checks totaling more than \$5,000 on any one day.
- x You redeposit a check that has been returned unpaid.
- x You have overdrawn your account repeatedly in the last six months.
- x We believe a check you deposit will not be paid.
- x 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. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

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.

Special Rules for New Accounts. If you are a new customer, the following special rules will 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 \$5,000 of a day's total deposits 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 your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. 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 second business day after the day of your deposit. Funds from deposits of checks drawn on **Capital Community Bank** will be available on the first business day after the day of your deposit. Funds from all other check deposits will be available on the eleventh business day after the day of your deposit.

Special Rule for the First \$200 of Other Deposits. The first \$200 from a deposit of other types of checks will be available on the first business day after the day of your deposit.