



YOUR ABILITY TO WITHDRAW FUNDS FROM YOUR ACCOUNT AT IDB BANK®
(REGULATION CC)

CHANGES TO OUR FUNDS AVAILABILITY POLICY ARE EFFECTIVE JULY 1, 2025

Please note that our policy is to delay the availability of funds that you deposit into your account here at IDB Bank. 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

You may make deposits to your account at any time at any branch or by mail. Deposit by mail forms may be obtained from your branch. The Bank may refuse, limit, or return any deposit.

The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make your deposit before 2:00 P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make your deposit after 2:00 P.M., or on a day we are not open, we will consider that the deposit was made on the next business day we are open. The length of delay varies depending on the type of deposit and is explained below.

Same-Day Availability: Funds from electronic direct deposits to your account 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 of your deposit:

- U.S. Treasury checks that are payable to you
- Wire transfers
- Checks drawn on IDB Bank

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

- Cash
- State and local government checks that are payable to you, providing you receive an approval from an account officer on our banking platform. (Please note that next day availability for these items only applies if the IDB Bank office or branch is located in the same state that issued the check or the same state as the unit of local government that issued the check).
- Cashier's, certified, and teller's checks that are payable to you, providing you receive an approval from an account officer on our banking platform.
- 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 tellers (e.g., if you mail your deposit), funds from these types of deposits will be available on the second business day after the day we receive your deposit.



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All Other Check Deposits: The first \$275 of the aggregate deposit by check or checks (excluding those discussed above) will be available on the first business day after the day of your deposit for withdrawal in cash or to pay checks you have written to others. On the second business day after the day of your deposit, an additional \$550 will be available for cash withdrawal and/or electronic payment(s) (e.g., wires) and the remaining funds will be available only for payment of checks you have written to others. On the third business day after the day of your deposit, all funds will be available for withdrawal (e.g., cash, electronic payments, payment of checks).

EXCEPTIONS

Longer Delays May Apply – Funds you deposit by check may be delayed for a longer period under the following circumstances:

- If we believe a check you deposit will not be paid
- You deposit checks totaling more than \$6,725 on any one day
- You redeposit a check that has been previously returned as unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of communications or computer 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. We will generally extend the period of delay of the availability of funds deposited into your account by up to five (5) business days in the event of one of the above circumstances for a deposited check.

Foreign Checks: Funds from any check drawn on a financial institution located outside of the United States will be available on a collection basis.

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 \$6,725 of a day's total deposits of cashier's checks, certified checks, traveler's checks, teller's checks, 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, such as the checks must be payable to you. The excess over \$6,725 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 tellers, the first \$6,725 will not be available until the second business day after the day of your deposit.