

Canyon Community Bank, N.A.
Tucson, AZ 85704
520-529-5500

FUNDS AVAILABILITY DISCLOSURE

PURPOSE OF THIS DISCLOSURE

This provides information about when your deposited funds will be available for withdrawal from your account at CANYON COMMUNITY BANK, N.A. For purposes of this disclosure, the terms "you"/ "your" refer to the customer and the terms "our" / "we" / "us" refer to CANYON COMMUNITY BANK, N.A.

FUNDS AVAILABILITY POLICY

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 your deposit. Certain deposit items will require additional time for processing and will delay the availability of your funds.

Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT

The time required for your deposit to be available may vary depending on the type of checks deposited and whether you make the deposit in person. 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 a deposit before the close of business 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 the close of business or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Same-Day Availability (immediate)

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Next-Day Availability

Funds from incoming wire transfers and deposits made in person with the following items 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 CANYON COMMUNITY BANK, N.A.
- Cash
- State and local government checks that are payable to you
- Cashier's, certified, and teller's checks that are payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you
- ATM deposits made at CANYON COMMUNITY BANK, N.A. owned ATM's

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 we receive your deposit.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposited 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 seventh business day after the day of your deposit. The first \$225 of your deposits, however, may be available on the first business day.

Causes of Longer Delays

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. Funds will generally be available no later than the seventh business day after the day of your deposit.

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 the corresponding amount of funds that are already in your account. Those funds will be available at the time the funds from the check we cashed would be available if you had deposited it and we decided to delay availability on the deposit.

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.

Deposits at Automated Teller Machines

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

NOTIFICATION OF DELAYED AVAILABILITY

We will notify you of Longer Delays

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 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.

SPECIAL AVAILABILITY RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days after 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 \$5,525 of a 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 your 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 \$5,525 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.