

**YOUR ABILITY TO WITHDRAW FUNDS  
AT  
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF LAKEWOOD  
LAKEWOOD, OH 44107**

Our policy is to make funds from your deposits to checking accounts available to you on the first business day after the business day we receive your deposit. Funds from checks greater than \$200.00 may not be available until the 2<sup>nd</sup> business day after the business day of your deposit. Electronic direct deposits will be available on the day we post the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits to checking accounts, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing 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 closing or on a day we are not open, we will 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 business 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 business day of your deposit. However, the first \$100.00 of your deposits to checking accounts will be made available on the first business day after the business day of your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after the business day of your deposit, 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 first business 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 made 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 \$5,000.00 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 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. Except in the event of an emergency, funds from checks will be available no later than the 7th business day after the business day of your deposit.

**Special rules for new accounts**

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

Funds from electronic direct deposits into your account will be available on the business day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and other government checks will be available on the first business day after the business day of your deposit if the deposit meets certain conditions. For example, the deposit must be made in person to one of our employees and the checks must be made payable to you. 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 \$5,000.00 will not be made available until the second business day after the business day of your deposit.

Funds from all other check deposits will generally be available on the 2nd business day after the business day of your deposit.