Albany Bank and Trust Company, N.A.

Check Clearing Policy

Availability of Funds Schedule and Collection of Checks Disclosure for Checking, N.O.W. and Money Market Accounts
Effective July 21, 2011

On August 10, 1987, Congress passed the Competitive Equality Bank Act (CEBA). Title VI of this law, the Expedited Funds Availability Act (EFA), implemented by the Federal Reserve System, Regulation CC, established maximum hold periods financial institutions can place on funds deposited in demand accounts. Within this disclosure, the word "Bank" may be used to mean financial institution. If our bank, from time to time may determine a longer delay, (than the disclosed number of days), we will notify you at the time of deposit or in writing the following business day. The following is an explanation of our policy.

YOUR ABILITY TO WITHDRAW FUNDS VIA CHECKS PAYABLE TO OTHERS WITH HOLDS PLACED ON DEMAND DEPOSITS

Our policy is to make funds from your deposits available to you on the earliest possible business day after the day we receive your deposit. At that time, we will use the funds to pay checks that you have written.
For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Federal Holidays. For purposes of explanation, a banking day is a business day on which an office of the bank is open to the public for substantially all of its functions. Our business day will begin at the later of 9:00 A.M. or the time bank facilities are available for customer withdrawals.
If you make a deposit on a business day we are open, we will consider that day to be the day of your deposit, subject to our cut-off hour, stated in this brochure. However, if you make a deposit on a day we are not open, we will consider the deposit made on the next business day we are open.
Local checks will be available on the second business day after the day of deposit. All checks drawn on U.S. Banks are considered Local Checks.

CASH WITHDRAWAL LIMITATION

1. Local Checks. The first $200 will be available for withdrawal in cash on the first business day after the day of your deposit. All of the remaining funds will be available for cash withdrawal on the second business day after the day of your deposit.
For example, if you deposit a local check of $700 on a Monday, $200 of the deposit is available on Tuesday to pay checks to others or to withdraw in cash. The rest is available to pay checks or to withdraw in cash on Wednesday.

WHEN DEPOSITS ARE CONSIDERED MADE

- At a staffed facility or proprietary ATM - *Upon Receipt of Deposit*
- A mail deposit - *When Received By the Bank*
- At night depository, lock box, or similar facility - *When Removed and Available for Processing*
- Made not on a banking day - *Next Banking Day*
- Made **AFTER CUT OFF HOUR*** - *Next Banking Day*

SAME - DAY AVAILABILITY

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

NEXT DAY AVAILABILITY

Under the permanent schedule, Depository Institutions must provide next business day availability for the following:
- Cash Deposits
- Wire Transfers
- U.S. Treasury Checks
- U.S. Postal Money Orders
- Federal Reserve Bank Checks
- Federal Home Loan Bank Checks
- Albany Bank and Trust Company Checks
- The first $200.00 of a business day's deposit(s) (single or multiple) of all other checks not listed above less Cash Back Received

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NEXT DAY AVAILABILITY WITH A SPECIAL DEPOSIT SLIP

- Government Checks: State of Illinois, or a unit of general Local Government in the State of Illinois
- Official Checks or other Depository Institutions: Cashiers, Tellers or Certified Checks

These slips are available from our Personal Banking Officers.
Checks must be deposited into an account held by a payee of the check. All checks other than U.S. Treasury and Albany Bank and Trust Company must be deposited in person to an employee of Albank, if not - available on the second business day.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rule 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 transfers and the first $5,000 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 $5,000 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 Local Check deposits will be available on the fifth business day after the day of deposit.

LONGER DELAYS MAY APPLY FOR DEPOSITS

Funds you deposit by check may be delayed for a longer period for these reasons:
- If we believe a check you deposit is not collectible
- If your deposited checks total more than $5,000.00 on any one business day
- If you redeposit a check that has been returned unpaid
- If you have overdrawn your account or bounced checks six (6) or more banking days in a six (6) month period or two (2) days in the amount of $5,000.00 or more

Exception to this rule applies to those who may have a line of credit or overdraft protection established with the bank.

- If there is an emergency, such as failure of communications or failure of 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. Checks will be available on the fifth business day.

FUNDS AVAILABILITY OF LOCAL CHECKS

Local Checks	When funds are available after the day of your deposit	When funds are available if a Deposit is made on a Monday
All checks Drawn on a US bank are considered Local	$200 on the first business day after the day of your deposit Remaining funds on the second Business day after the day of your deposit	Tuesday Wednesday

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AUTOMATED TELLER MACHINE DEPOSITS

Funds from deposits (cash or checks) made at an Automated Teller Machine (ATM) that we do not own or operate will not be available for withdrawal until the fifth business day after the day of the deposit. The cut-off hour for these ATMs is established by the owning institution, but cannot be before 12:00 P.M. Funds from deposits (cash or checks) made at an Automated Teller Machine (ATM) that we do own and operate will follow the availability schedule as listed in this brochure. Our ATMs are affiliated with Star® @ and our cut-off hour is 1:30 P.M. each banking day. Our ATMs that accept deposits are located at:

3400 West Lawrence Avenue	Chicago, IL
4100 West Lawrence Avenue	Chicago, IL
4400 North Western Avenue	Chicago, IL
7515 Skokie Boulevard	Skokie, IL

HOLDS ON OTHER FUNDS (CHECK CASHING)

If we cash a check for you that is drawn on another bank, 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. For example, if we cash a $100 local check for you, $100 of funds already in your account will not be available until the second business day after the day we cashed the check.

HOLDS ON OTHER FUNDS (OTHER ACCOUNT)

If we accept for deposit a check that is drawn on another bank, 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.

THIS REGULATION HAS BEEN DESIGNED FOR YOUR PROTECTION, AS WELL AS OURS. WE WILL STRIVE TO MAKE YOUR RELATIONSHIP WITH US A SAFE AND PLEASANT ONE.

Our bank reserves the right to:

- Make funds available on a different schedule than is disclosed here.*
- Accept or reject a check for deposit.
- Charge back a check to a customer's account for a check returned unpaid.
- Limit the amount of cash withdrawal at ATM locations.
- Close the bank on any given day.

**Oral or written request within a reasonable time must be given to you.*
If you have any questions at all, please do not hesitate to ask or call us.

*For purposes of definition **CUT-OFF HOUR** is the latest hour at which our bank will accept checks for collection or return for that business day.
OUR CUT-OFF HOUR IS 2:00 P.M. on Fridays at staffed facilities. Our Cut Off Hour is 1:30 P.M. every business day for A.T.M. transactions.

OUR NIGHT DEPOSITORIES ARE OPEN 24 HOURS

Our A.T.M. Terminals are affiliated with the STAR, Plus System , and Cirrus networks

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