

Funds Availability Disclosure

Field & Main Bank
140 N. Main Street, Henderson, KY 42420
(888) 831-1500

Your ability to withdraw funds

Our policy is to make funds from your deposit available to you on the first business day after the day we receive your deposit. Electronic direct deposit will be available on the day we receive the deposit. Once the funds are available, you can withdraw the funds in cash, and we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturday, Sunday 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.

If you make a deposit at an ATM before 2:00 p.m. (Central) 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 at an ATM after 2:00 p.m. (Central) or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Please refer to the Mobile Check Deposit Agreement for those terms and conditions.

Longer delays may apply

Case-by-case delays: 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 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 day of your deposit. The first \$200 of your deposit, however, may be available on the first business day after the 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 we receive 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.

Effective August 1, 2016: If you make a deposit at an ATM, the first \$200 may be available on the next business day after the day of deposit. Depending on the type of transaction, the remainder of your deposit may be available on the second business day after the day of your deposit.

If you will need the funds from a deposit right away, we encourage you to ask us when the funds will be available.

Safeguard Exception Delays: In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

Funds Availability Disclosure

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the past 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. Deposited funds will generally be available no later than the second business day after the day of your deposit.

Special rules for new accounts

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

Funds from electronic direct deposits into 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 all other check deposits will be available on the ninth business day after the day of your deposit.