



Funds Availability Policy Disclosure for Deposit Accounts

The Expedited Funds Availability Act, implemented by Regulation CC, regulates the amount of time a bank can hold funds from checks deposited into transaction accounts (business and personal).

LCNB National Bank's policy is to provide you access to your money within the guidelines of sound banking practices. Our goal is to make funds from your deposit available to you on the first business day after the day we receive your deposit. Electronic direct deposits and funds from wire transfers will be available on the day we receive the deposit. At that time, you may 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, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5:00 p.m. Eastern Standard Time/EST (Monday - Friday) we will consider that day to be the day of your deposit. However, if you make a deposit after those hours, we will consider that deposit made on the next business day.

In some cases, we will not make all of the funds you deposit by check available at the times shown above. Depending on the check you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$275.00 of your deposit will be available on the next business day. (Please see "Longer Delays May Apply" below.)

If we are not going to make all of the funds from your deposit available on the next business day, we will notify you at the time you make your deposit. 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.

Please see the eBanking Services Agreement to learn more about the funds availability policy applicable to deposits made through a mobile or other electronic device.

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

LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances. 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. They will generally be available no later than the seventh business day after the day of your deposit.

- We believe a check you deposited will not be paid
- A check you deposited was previously returned unpaid
- You have overdrawn your account repeatedly in the last six months
- The checks you deposited on this day exceed \$6,725.00
- An emergency, such as failure of communications or computer equipment has occurred

New Account: An account is considered new if it has been open 30 days or less, unless each of the customers on the account has another transaction account at LCNB National Bank. Cash and electronic deposits will be available by the next business day. The first \$6,725.00 in checks deposited into your account, drawn on the U.S. Treasury, Federal Reserve Banks, Federal Home Loan Banks, and other next-day items, will be available the next business day; all other deposits will be available no later than on the ninth business day following the banking day of the deposit.

ACCOUNTS NOT GOVERNED BY REGULATION CC: Money Fund, Savings, Club Accounts, Certificate of Deposit