



Funds Availability Disclosure (Federal Regulation CC)

YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit. However, funds from cash, electronic direct deposits and wires will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use the funds to pay checks that you have written or withdrawals you request.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us as unpaid and for any other problems involving your deposit.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT

For determining the availability of your deposits, every day is a business day except Saturdays, Sundays and federal holidays.

If you make a deposit/transfer at any United Community Banks branch before 6:00PM Central Time 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 6:00PM Central Time or on a day we are not open, we will consider the deposit made the next business day we are open.

If you make a deposit/transfer via the United Community Banks Mobile App before 6:00PM Central Time on a business day that we are open, we will consider that day to be the day of your deposit. However, deposits made after 6:00PM Central Time or on a day we are not open, we will consider the deposit made the next business day we are open.

If you make a deposit/transfer at any United Community Banks ATM before 6:00PM Central Time on a business day that we are open, we will consider that day to be the day of deposit. However, deposits made after 6:00PM Central Time or on a day we are not open, we will consider the deposit made the next business day we are open.

LONGER DELAYS MAY APPLY

Case-by-Case Delay

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 \$225 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available to you 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 leave 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 immediately, you should ask us when the funds will be available.

Exceptions

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- Deposits in excess of \$5,525 on any one day
- Checks that have been returned unpaid and are being redeposited
- Deposits to accounts that have been repeatedly overdrawn
- Cases in which the bank has a reasonable cause to believe the check being deposited is uncollectable
- Emergency conditions, 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. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days 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 transfer, 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 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 \$5,525 will not be available until the second business day after the day of your deposit.
- Funds from all other check deposits will generally be available on the ninth business day. However, under certain conditions, longer delays may apply.

HOLDS ON OTHER FUNDS

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 had you deposited it.

If we accept for deposit a check that is drawn on another bank, we may make the 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 day the deposited item would have been available as described above.

Foreign Items

If you deposit a check drawn on a bank outside the United States (including Canadian financial institutions) and not payable through a U.S. branch or bank, we will make these funds available when we receive notification of payment.

Night Depository

Deposits received at a night depository are considered as received on the next business day.

Bank by Mail

Deposits received by mail are considered deposited on the business day that they are received at the Bank.