



**Home Loan State Bank**  
205 North 4<sup>th</sup> Street  
Grand Junction, CO 81501

## FUNDS AVAILABILITY POLICY DISCLOSURE

This policy statement applies to all deposit accounts. The information in this section describes our policy of holding deposited items in an account before funds are made available to you for withdrawal. The bank may, at its option, make funds available sooner than provided for by this policy, and such improved availability shall not be deemed to be a waiver by the bank of its right to limit the availability of subsequently deposited funds in accordance with this policy. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you write on your account against these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

### Your Ability To Withdraw Funds

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive 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 deposit, business days are all weekdays not including Saturdays, Sundays, and federal holidays. If you make a deposit before the change of the business date on a day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after we change the business date we will consider that the deposit was made on the next business day that we are open. We change business dates at the following times:

6:00 p.m. – 205 North 4<sup>th</sup> Street, Grand Junction, CO 81501  
5:30 p.m. – 340 S Townsend Ave, Montrose CO 81401 (Monday – Thursday)  
6:00 p.m. - 340 S Townsend Ave, Montrose CO 81401 (Friday's)

There are some business functions that need to be processed earlier, and therefore have different cutoff times. They are as follows:

- ACH Transfers – 2:00 pm
- Wire Transfers – 2:00 pm
- Mobile Remote Deposit – 2:45 pm
- ATMs – 3:00 pm
- Business Remote Deposit Capture – 5:45 pm

### Deposits At Automated Teller Machines (ATMS)

All ATMs we own or operate are identified as our machines. We own and operate ATM's at the following locations:

All ATMs we own or operate are identified as our machines. ATMs at the following locations do not accept deposits:  
205 N 4th Street, Grand Junction CO 81501  
48338 Powderhorn Rd, Mesa CO 81643

ATMs listed below accept deposits and are processed at 3:00 pm each day.  
340 S Townsend Ave, Montrose CO 81401

### Longer Delays May Apply

In some cases we will not make all of the funds deposited by check available on the first business day after the day of deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of deposit. However, the first \$200.00 of your deposit will be available on the first business day.

If we are not going to make all of the funds available according to the previously stated availability schedule, 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 decided to take this action after you have left 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 right away, you should ask us when the funds will be available.**

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances: 1) We believe a check you deposit will not be paid; 2) You deposit checks totaling more than \$5,000.00 on any one business day; 3) You redeposit a check that has been returned unpaid; 4) You have overdrawn your account repeatedly in the last six months; or 5) 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. 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 may 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 transfers, and the first \$5,000.00 of a day's total deposits of cashier's checks, certified, teller's, traveler's, and federal, state, and local government checks and money orders 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. The excess of \$5,000.00 may not be available until the seventh 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 \$5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits may not be available until the seventh business day after the day of your deposit.

### Holds Relating to Cashed Checks

If we cash a check for you that is drawn on another bank, we may delay the availability of a corresponding amount of funds that is already in your account. Those funds will be available at the time the funds from the check we cashed would have been available if you had deposited it.