

FUNDS AVAILABILITY POLICY DISCLOSURE

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PURPOSE OF THIS DISCLOSURE. Our general policy is to allow you to withdraw funds deposited in an account on the day of deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the day of deposit. Our complete policy is summarized below.

For purposes of this disclosure, the terms "you"/"your" refer to the customer and the terms "our"/"we"/"us" refer to RCB Bank. The term "account" includes any demand deposit, negotiable order of withdrawal account, savings deposit, money market account or other non-time deposit account.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT. The length of the delay varies depending on the type of deposit and is explained below. 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 have written on your account by using 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 Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

When we delay your ability to withdraw funds, the length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday, and the term "Banking Day" means that part of any Business Day on which we are open to the public for carrying on substantially all of our banking functions.

If you make a deposit before the close of business 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 the close of business or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

SAME DAY AVAILABILITY. Our policy is to make funds from cash, checks, and electronic direct deposits available to you on the same day that we receive your deposit. At that time, you can withdraw the funds in cash, and we will use the funds to pay checks that you have written.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. 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 \$225.00 of your deposits, however, may be available on the day of deposit.

If we are not going to make all of the funds from your deposit available to you 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 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.

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

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$5,525 on any one day;
- (c) if you redeposit a check that has been returned unpaid;
- (d) if you have overdrawn your account repeatedly in the last six months; or
- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the 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. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

HOLDS ON OTHER FUNDS FOR CHECK CASHING. If we cash a check for you that is drawn on another financial institution, 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.

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT. If we accept for deposit a check that is drawn on another financial institution, 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.

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.

Same Day Availability. Funds from cash*, wire transfers, and electronic direct deposits made to your account, and checks drawn on us will be available on the day we receive the deposit. In addition, the first \$5,525 of a day's total deposits of:

- U.S. Treasury checks**
- U.S. Postal Service money orders**
- Federal Reserve Bank or Federal Home Loan Bank checks**
- State or Local Government checks**
- Cashier's, Certified, or Teller's checks**



Traveler's Checks**

will also be available the day of deposit.

Funds Exceeding \$5,525. The excess over \$5,525 of a day's total check deposits will be available by the ninth Business Day after the day of your deposit.

Other Check Deposits. The first \$225.00 from all other check deposits will be available on the second Business Day after the day of deposit if the checks are payable to you. The excess over \$225.00 will be available on the ninth Business Day after the day of deposit.

* **Cash Deposits.** Funds from cash deposits (whether or not they are made in person to an employee of RCB Bank) are made available on the same Business Day that we receive your deposit.

** **Check Deposits.** Check deposits include U.S. Treasury checks; U.S. Postal Service money orders; Federal Reserve Bank or Federal Home Loan Bank checks; State or Local Government checks; Cashier's, Certified, or Teller's checks; and Traveler's checks. In order for these check deposits to be made available according to the funds availability schedule above, the following conditions are required :

U.S. Treasury Checks. These checks must be made payable to you and deposited into your account.

U.S. Postal Service Money Orders; or Federal Reserve Bank or Federal Home Loan Bank Checks. These checks must be made payable to you, made in person to one of our employees, and deposited into your account.

State or Local Government Checks; Cashier's, Certified, or Teller's Checks; or Traveler's checks. These checks must be made payable to you, made in person to one of our employees, deposited into your account, and you use a special deposit slip available from SPECIAL DEPOSIT SLIPS ARE NOT AVAILABLE.

If any of these conditions are not satisfied, then the first \$5,525 of a day's total check deposits will be made available no later than the second Business Day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES. If you make a deposit at an automated teller machine (ATM) that is owned and operated by us before 7:00 PM CST on a Business Day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 7:00 PM CST or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

ADDITIONAL ATM INFORMATION.

LIMITED AVAILABILITY: Funds may not be available for immediate withdrawal. If you make a deposit through an automated teller machine (ATM) owned by us, we will limit the amount of your deposit that will be immediately available to \$1000.00 per day. Additional amounts will be available the next business day. ATM deposits are subject to review.

Please contact us at 1-855-226-5722 for a list of ATM Machines that accept deposits.

ADDITIONAL DEPOSIT INFORMATION.

Mobile-Captured Check Deposits: Funds may not be available for immediate withdrawal. Checks deposited using the RCB Bank Mobile App will be considered received as follows:

If you make the mobile-captured check deposit before 7:00 PM (CST) or on a day we are open, we will consider that day to be the day of your deposit. However, if you make such deposit after 7:00 PM (CST) or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Mobile-captured deposits are subject to review.

Interactive Teller Machine (ITM) Deposits: Deposits can be made at our Interactive Teller Machine (ITM) 24/7 for RCB Bank customers with debit card access. Funds may not be available for immediate withdrawal. Generally, same day availability is limited to the following timeframes: Monday-Friday between 7:30 AM and 7:00 PM (CST) excluding Federal Holidays and other posted closings. If you make a deposit at an ITM after 7:00 PM (CST) on a weekday or on a Saturday, we will consider the deposit made on the next Business day we are open. ITM deposits are subject to review.

[TM Limited Availability: If you make a deposit through an Interactive Teller Machine (ITM) owned by us, we will limit the amount of your deposit that will be immediately available to \$1,000.00 per day for check deposits. Additional amounts will be available the next business day. Please contact us at 1-855-226-5722 for a list of ITMs.

Bank to Bank: The RCB Bank cutoff time for initiating and/or receiving transfers is 6:30 PM CT; any transfer entered after this time will be considered as being initiated/received on the next business day. In the case of a future dated or recurring transfer, these cutoff time limits are the business day following the scheduled date of the transfer. If a transfer is scheduled for a weekend or a non-business day, the transfer will be processed on the next business day.

