

Funds Availability Policy

Post Oak Bank's policy is to make funds from deposits available to you on the first business day after the day we receive the deposit. Electronic direct deposits will be available on the day we receive the deposit. Once funds 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 deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit to a Bank teller line before 2:00 p.m., Central Standard Time on a business day that we are open, we will consider that day to be the day of deposit. Deposits made after 2:00 p.m., Central Standard Time, will be processed on the next business day. Deposits will not be honored at any Automated Teller Machines. Mail-in deposits received at the Bank are processed by 2:00 p.m. Central Time that day. Deposit cut-off times for same day availability for night deposits will be 2:00 p.m.

When Longer Delays May Apply:

In some cases, we will not make all of the funds that are deposited by check available to you on the first business day after the day of deposit. Depending on the type of check deposited, funds may not be available until the fifth business day after the day of deposit. However, the first \$100 of the deposit will generally be available on the first business day. We will also tell you when the funds will be available. If a 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 the deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available. In addition, funds deposited by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$5,000 on any one day
- You deposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of the 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. Funds will generally be available no later than the eleventh business day after the day of deposit.

Special rules for New Accounts:

If you are a new customer, the following special rules will apply during the first thirty (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 of a day's total deposits of cashier's, certified, teller's, traveler's checks, federal, state and local government checks will be available on the first business day after the day of the deposit, if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the ninth business day after the day of the deposit. If 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 deposit. Funds from all other check deposits may not be available until the eleventh business day after the day of deposit.

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. These funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we know or receive notice that funds in your account are needed to satisfy an obligation such as the payment of a cashier's check or the payment of a debit initiated at a point of sale terminal, we may place a hold on those funds until the final settlement date when the funds are withdrawn to pay the obligation.