

FUNDS AVAILABILITY POLICY REVISIONS

Effective December 12, 2009 we will reduce the maximum number of days that we may hold funds placed for deposit from eleven days to seven days.

It will be our general policy to allow you to withdraw funds deposited in your account on the first business day after the day we receive your 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 first business day. Then, the funds will generally be available by the second business day after the day of deposit. The first \$100 of your deposit, however, will be available on the first business day after your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit or by mail. We will also tell you when the funds will become available.

LONGER DELAYS MAY APPLY.

We may delay your availability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit 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 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 (7th) business day after the day of your deposit.

For more information regarding our new policy change, please contact a customer service associate at your American Bank of Commerce Banking Center.



American Bank of Commerce

Established 1962

