

## Our Policy on Availability of Funds

Our general policy at Cowlitz Bank and Bay Bank is to make funds available to you on the first business day following the day of your deposit.

For Retail Consumer Transaction Accounts, Small Business Transaction Accounts, All Trust Account Group Transaction Accounts, and Commercial Transaction Accounts:

- Cash, wire transfers, electronic direct deposits, and the first \$100.00 from the aggregate of all other deposits on any given day are available on the day we receive the deposit.
- Funds from all other check deposits will be available on the second business day after the day of making your deposit(s).

Special rules apply for the first 30 days following new account opening when there is no pre-existing banking relationship(s):

- Our policy for new accounts is to delay the availability of funds from your cash and check(s) deposits.
- Funds from electronic direct deposits will be available on the day we receive the deposit.
- Cash, wire transfer, the first \$5,000.00 of a day's total deposits of cashier's checks, certified checks, teller's checks, traveler's checks, local-on us checks, and federal, state, and local Government checks based on certain conditions are available on the first business day after the day of your deposit.
- If your deposit is not made in person to one of our employees, the first \$5,000.00 will be available the second business day after the day your deposits.
- The excess over \$5,000.00 will be available on the 9th business day after the day of your deposit.

If you have any questions on our Policy on Availability of Funds, we are happy to address them with you at any of our local branch offices. If more convenient, you are always welcome to contact us at: [TalkToUs@cowlitzbank.com](mailto:TalkToUs@cowlitzbank.com) or [TalkToUs@bay-bank.com](mailto:TalkToUs@bay-bank.com).

*We appreciate your business and hope this presentation has been helpful.*