

FUNDS AVAILABILITY POLICY

YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from your cash and check 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 your 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, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5:00 PM 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 5:00 PM or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY

In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check(s) that you deposit, funds may not be available until the second business day after the day of your deposit. Effective July 1, 2020, the first \$225 of a check deposit to be made available the first Business Day after deposit. Check deposits totaling more than \$5525 may require a longer delay before all funds are available.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. However, 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. If you will need the funds from a deposit right away, you should ask us when the funds will be available. In addition, availability of funds you deposit by check(s) may be delayed for a longer period under the following circumstances:

- We believe a check you deposited will not be paid.
- You deposit checks totaling more than \$5525 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 communications or computer equipment.

We will notify you if we delay your availability 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 rules will apply during the first thirty (30) days your account is opened. Funds from electronic direct deposits into your account will be available on the day we receive your deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of the day's total deposits of cashier's, certified, teller's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the deposit must be made in person and be payable to the account holder. The excess over \$5,525 will be available on the ninth 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 \$5,525 will not be available until the second day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

DEBIT CLEARING POLICY

Vantage Bank Texas reserves the right granted by law to process items in any order. If there are insufficient funds in your account to pay all items presented, the order in which transactions are processed can affect the total amount of NSF fees incurred and the number of items returned unpaid. To assist you in managing your account, we are providing the following information on how we generally process items each business day. Vantage Bank Texas first adds credits and deposits to your account balance before paying debits. The bank does not deduct pending preauthorized transactions from your available balance for the purpose of posting debit items to the account. Debits such as withdrawals, teller transactions, transfers, wire transfers, ATM and debit card transactions are paid based on the time presented. We then process ACH debits received by largest to smallest amount, followed by remaining checks which are paid in order by check number on the day they are processed.

CASH WITHDRAWALS

With regard to our banking locations, we may, in our sole and absolute discretion, for security reasons, limit cash withdrawals, whether one or more, from your account (a) to no more than \$50,000 (in the aggregate) on any one banking day, (b) and to no more than \$100,000 (in the aggregate) during any five (5) consecutive calendar day period. All additional available collected funds may be withdrawn or transferred by any noncash means including Cashier's Check, bank teller's check, or wire transfer in accordance with our policies and procedures. We may consider a request for a cash withdrawal in excess of the specified limitations set forth herein, however, said request must be in writing, signed by you, and delivered to your Account Officer at least five (5) calendar days prior to the requested withdrawal date.