



Viroqua Trempealeau Viola Sparta Centerville
MEMBER FDIC

YOUR ABILITY TO WITHDRAW FUNDS AT CITIZENS FIRST BANK

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, 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 this cut off time 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 of 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 that you deposit funds may not be available until the second business day after the day of your deposit. However, the first \$275 of your deposit will be available on the first business day. 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. 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 the day 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, funds you deposit 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 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 of computer equipment.*
- *Checks in the deposit for one day total more than \$6,725*

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.

DEPOSITS MADE USING CFB MOBILE DEPOSIT

Funds deposited using CFB Mobile Deposit will generally be made available on the first business day after the day of deposit. Checks deposited by 4:30 PM on a business day we are open will be considered deposited on that business day. Checks deposited after this cutoff time will be considered deposited on the next business day that we are open.

DEPOSITS AT AUTOMATED TELLER MACHINES

Funds from any deposits (cash or checks) made at Automated Teller Machines (ATM's) may not be available until the fifth day after the day of your deposit.

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:

The first \$6,725 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over \$6,725 will be available on the seventh business day after the day of your deposit.

Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer.

Funds from deposits of cash and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, travelers and 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 checks must be payable to you.

The excess over \$6,725 will be available on the seventh business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the second business day after the day of your deposit.

SAME DAY AVAILABILITY
SPECIAL RULES FOR FEDERAL AUTOMATED CLEARING HOUSE PAYMENTS

If you are the recipient or beneficiary of certain benefit payments from the Federal Government (for example Social Security, Civil Service Retirement or Veterans Administration Pension payments), you may have enrolled with us in a direct deposit program for such payments. Under this program your benefit payment is made electronically available to us for deposit in an account designated by you. These electronic or Automated Clearing House payments will be available to you at the opening of business on the day we receive this payment. The Federal Government instructs us as to the date that your benefit payment is to be received by us and available to you.