

FUNDS AVAILABILITY POLICY DISCLOSURE

Your ability to withdraw funds at Crockett National Bank. 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. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. We have different deposit cut-off hours for different locations. Our cut-off hours are as follows:

| | |
|---|---|
| 4:00 pm | ATMs located at San Antonio and College Station |
| 5:00 pm | Ozona |
| 5:00 pm (Mon-Thur) and 4:00 pm (Fri) | San Antonio and College Station |
| 5:30 pm | San Angelo |

If you make a deposit before our cut-off hour 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 our cut-off hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold. In some cases, we will not make all of the funds that you deposit by check available to you in the same business day as the day of your deposit. Depending on the type of check that you deposit, funds will not be available until the second business day after the day of your deposit. The first \$225 of your deposit, however, will be available on the same business day. This is a change from the \$200 that was previously available. If we are not going to make all of the funds from your deposit available on the same 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 by the business day after we receive your deposit. If you need, the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

You deposit checks totaling more than \$5,525 on any one day. This is a change from \$5,000.

You redeposit a check that has been returned unpaid.

You have overdrawn your account repeatedly in the last six months. We believe a check you deposit will not be paid.

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 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 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 \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the same business day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525 will be available on the seventh 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 seventh business day after the day of your deposit. This is a change from the previous amount of \$5,000.

Funds from deposits of checks drawn on Crockett National Bank will be available on the same business day as the day of your deposit.

Funds from all other check deposits will be available no later than the seventh business day after the day of your deposit.