



The chart below indicates when Apple Bank makes funds available to you. In general, the below chart is applicable to check deposits for both consumer and business accounts unless otherwise noted. The funds availability schedule applies to all methods of deposit (e.g., business remote deposit, consumer mobile remote deposit, over-the-counter deposits and ATM deposits) except where noted otherwise. Funds availability may also be affected by the business day the item was deposited, how it was deposited, the type of account into which the item was deposited and the amount of deposit. **Changes to the Bank’s current funds availability schedule are indicated in the “Notice of Changes” section on page 3 and highlighted in bold.**

New Customer Accounts - During the First 30 Calendar Days

WHEN THE DEPOSITED ITEM IS:	AND THE DEPOSIT IS:	AVAILABILITY IS AS FOLLOWS:
<ul style="list-style-type: none"> • Cash • Checks drawn on Apple Bank • Electronic Payments • Wire Transfers 	<ul style="list-style-type: none"> • Made in person 	Same business day
<ul style="list-style-type: none"> • The first \$5,525.00 from deposits of checks that are entitled to same-day availability as indicated on page 2 	<ul style="list-style-type: none"> • Made in person and payable to you 	Same business day
<ul style="list-style-type: none"> • All other checks and the excess of check deposits entitled to same-business-day availability above \$5,525.00 	<ul style="list-style-type: none"> • Made in person 	Nine (9) business days after the business day of deposit
<ul style="list-style-type: none"> • Funding a new account opened online 	<ul style="list-style-type: none"> • Made by an electronic deposit (ACH) 	Five (5) business days after the business day of deposit

When We Make Funds Available *(page 2 of 3)*

Consumer and Business Accounts

WHEN THE DEPOSITED ITEM IS:	AND THE DEPOSIT IS:	AVAILABILITY IS AS FOLLOWS:
<ul style="list-style-type: none"> • Cash • Checks drawn on Apple Bank • Electronic Payments • Wire Transfers 	<ul style="list-style-type: none"> • Made in person 	Same business day
<ul style="list-style-type: none"> • U.S. Treasury Checks • U.S. Postal Money Orders • Federal Reserve Bank Checks • Federal Home Loan Bank Checks • State or Local Government Checks • Traveler's Checks 	<ul style="list-style-type: none"> • Made in person and payable to you 	Same business day up to \$5,525.00. Excess available on the fifth (5th) business day after the day of deposit.
<ul style="list-style-type: none"> • Cashier's Checks • Official Checks • Teller's Checks 	<ul style="list-style-type: none"> • Made in person and payable to you 	Same business day up to \$5,525.00, only if a notation is made on the deposit ticket, otherwise see Local Checks availability schedule.
<ul style="list-style-type: none"> • Local Checks 	<ul style="list-style-type: none"> • Made in person 	<ul style="list-style-type: none"> • \$225.00 available the next business day. • An additional \$450.00 is available for cash or similar means withdrawal on the second (2nd) business day. • Remainder up to a maximum of \$5,525.00 becomes available on the second (2nd) business day, only for payment of checks you have written to others. • Any additional funds up to a maximum of \$5,525.00 become available for cash or similar means withdrawal on the third (3rd) business day. • Deposited amounts in excess of \$5,525.00 are available for any purpose on the fifth (5th) business day after the business day of the deposit.
<ul style="list-style-type: none"> • ATM Deposits 	<ul style="list-style-type: none"> • Made at Bank-owned ATMs prior to 10 a.m. on any business day 	<p>Next day for cash, checks drawn on Apple Bank, and Electronic Payments. For checks, the availability schedule starts the next business day and follows the Local Checks availability noted above. See the "Definitions" section on page 3 for the business day related to ATM deposits.</p> <p>NOTE: For all deposits in excess of \$5,525.00 made at Bank-owned ATMs on any given business day, the funds over that amount will be made available on the fifth (5th) business day after the business day of deposit.</p>
<ul style="list-style-type: none"> • Mobile Check Deposit (mRDC) and Remote Deposit for Business (RDC) 	<ul style="list-style-type: none"> • Received by 3:00 p.m. 	The check availability schedules noted above apply.
<ul style="list-style-type: none"> • Redeposited Checks – Returned once before • Accounts with repeated overdrafts – 6 overdrafts within the past 6 months • Reasonable cause to doubt collectability • Emergency conditions (computer failure, severe weather, etc.) 	<ul style="list-style-type: none"> • Any Check Deposits 	The full amount of the item(s) will be held and will be available on the fifth (5th) business day after the business day of deposit.

Business Checking and Business Interest Checking Accounts

Business Checking and Business Interest Checking Accounts	The large dollar extended hold for check deposits in excess of \$5,525.00 does NOT apply to deposits made to Business Checking and Business Interest Checking accounts. All other funds availability provisions and schedules previously noted are applicable.
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Definitions

Business Day	Monday through Friday excluding federal holidays
Cut-Off Hours	4:00 p.m. on any business day for deposits made in person, otherwise deposits are considered as having been received the next business day. 10:00 a.m. on any business day for deposits made at Bank-owned ATMs, otherwise deposits are considered as having been received the next business day. 3:00 p.m. on any business day for Mobile and Business Remote Deposit Capture deposits, otherwise deposits are considered as having been received the next business day.
Large Dollar Deposits Extended Hold	Aggregate check deposits in excess of \$5,525.00 made on the same business day
New Customer	A customer relationship is considered to be new during the first 30 calendar days after the account is established. An account is not considered a new account if each customer on the account has had, within 30 calendar days before the account was established, another account with Apple Bank for at least 30 calendar days prior to the additional account being established.

Notice of Funds Availability Changes

The items below are the changes to the Bank's Funds Availability Schedule, which are effective August 8, 2022:

- 1. ATM Deposits:** Receipts for deposits in excess of \$5,525.00 made at Bank-owned ATMs on any given business day will not display the date excess funds become available. They will be available on the fifth (5th) business day after the date of deposit. No further extended hold notice will be provided.
- 2. The additional \$450.00 cash or similar means of withdrawal (EFT/POS transactions) will now be available on the morning of the second (2nd) business day.**
- 3. New customers opening business or consumer accounts are subject to extended holds for check deposits, as stated above, for the first 30 calendar days from account opening, including check deposits to any additional accounts opened within 30 days of the first account opening. Checks deposited not meeting conditions for same-day or next-day availability, and check deposits aggregating in excess of \$5,525.00 on any given day as previously indicated will be held for nine (9) business days from the date of deposit during the first 30 calendar days from the date that the first new account relationship was established.**