



Funds Availability Policy

This Funds Availability Policy (the “Policy”) governs when funds you deposit into your Five Star Bank (“FSB”) account(s) will be available.

Please remember, you remain responsible for any deposits returned to FSB as unpaid for any reason, even after FSB has made funds available to you and you have withdrawn the funds from your account. If a check you deposited is returned to us unpaid, you will have to repay us and we may charge your account for the amount of the check, even if doing so overdraws your account.

Determining the Availability of a Deposit

When determining the availability of your deposit, time is counted in Business Days. Every day is considered a Business Day except Saturdays, Sundays, and federal holidays (each a “Non-Business Day”).

The Day of Deposit is defined as a Business Day that FSB is open and the deposit is made before the processing cutoff time. If a deposit is made at a branch with an FSB employee, the processing cutoff time is the closing time for that branch. For automated teller machines owned or operated by FSB (“Proprietary ATM”), third-party automated teller machines (“Non-Proprietary ATM”), and interactive teller machines owned or operated by FSB (“ITM”) transactions, the cutoff time is generally 12:00p.m. ET. Some of our ITMs and ATMs may have later cutoff times. Deposits made after 8:15a.m. ET at a Branch Night Deposit Dropbox are considered deposited on the next Business Day.

If you make a deposit after the processing cutoff time, or on a Non-Business Day, that deposit will be considered to have been made on the next Business Day.

Funds deposited through the mail are considered deposited on the Business Day FSB receives the deposit.

Note: Funds from checks drawn from institutions outside of the U.S. are not subject to this Policy and will be made available once FSB receives the funds.

Day of Deposit Availability

Funds from the following deposits are available on the same Business Day as the day of your deposit:

- Cash deposited with an employee at an FSB branch;
- Checks drawn on Five Star Bank; and
- The first \$500 from the aggregate of your deposits.

The remaining amount of the funds will be available as follows:

Next Business Day Availability

For deposits beyond the initial \$500, the funds from the following deposits will be available on the next Business Day after the day of your deposit:

- U.S. Treasury checks and checks from a state or local government checks, if the checks are payable to the account holder;
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if they are payable to the account holder; and
- Cashier’s, certified, or teller’s checks, if they are payable to the account holder.

Second Business Day Availability

Funds from the following deposits are available the second Business Day after the day of your deposit:

- Cash deposited at an FSB ITM or FSB ATM;
- Checks deposited with an employee at an FSB branch that are not drawn on an FSB account; and
- \$500 from all your checks deposited at an FSB ITM or FSB ATM. The remaining amount of these checks will be available on the third Business Day.

Third Business Day Availability

Funds from the following deposits are available on the third Business Day after the day of your deposit:

- Cash deposited at a non-FSB ATM

Mobile Check Deposit, Mobile Remote Deposit Capture, and Remote Deposit Capture Availability

Funds from checks deposited via Mobile Check Deposit, Mobile Remote Deposit Capture, and Remote Deposit Capture will be made available within five (5) Business Days. The availability of these funds may be delayed further so that we can ensure the funds have cleared the external bank account.

ACH Credit Transfers and Wire Transfers

Funds from ACH credit transfers and wire transfers initiated at an external bank will be available for withdrawal no later than the Business Day after the Business Day in which FSB receives the funds.

Special Rules for New Accounts

If you are a new customer, special rules may apply during the first 30 calendar days your account is open.

When in-person deposits made on a Business Day include U.S. Treasury, cashier's, certified, teller's, traveler's, or federal, state, and local government checks, as well as U.S. postal service money orders, the first \$6,725 of the day's total deposits will be available on the first Business Day after the day of your deposit.

If these types of checks are not deposited in-person, the first \$6,725 will be available two (2) Business Days after the day of your deposit. The amount exceeding \$6,725 will be available within nine (9) Business Days after the day of your deposit.

Longer Delays May Apply

Funds you deposit by check may be delayed for a longer period of time. The reasons for such an Exception Hold include:

- When FSB believes a check you deposit will not be paid;
- You deposit checks totaling more than \$6,725 on a Business Day;
- You redeposit a check that has been returned unpaid;
- You have overdrawn your account or combination of accounts repeatedly in the last six (6) months;
- There is an emergency, such as communications or equipment failures.

Funds subject to an Exception Hold will be available within seven (7) Business Days after the day of your deposit. If we place an Exception Hold on a deposit, FSB will inform you of the delay, notify you of the Exception Hold that applies, and tell you when the funds will be available.

If the deposit is made directly with one of our branch employees, you may receive this notification at the time you make your deposit. If your deposit is not made directly to one of our branch employees, or if we decide to take this action after you have left the premises, we will mail you the notice the Business Day after we receive your deposit.