

FUNDS AVAILABILITY POLICY

MIDDLETON COMMUNITY
BANK
3207 PARMENTER STREET
MIDDLETON WI 53562

YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to delay the availability of funds from your cash and check deposits. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

Determining the Availability of a Deposit

The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before 6:00 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 6:00 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.

The length of the delay varies depending on the type of the deposit and is explained below.

Same-day Availability

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Next-day Availability

Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you.
- Wire transfers.
- Checks drawn on Middleton Community Bank

(unless n/a)

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- Cash.
- State and local government checks that are payable to you (if you use a special deposit slip available from one of our employees).
- Cashier's, certified, and teller's checks that are payable to you (if you use a special deposit slip available from one of our employees).
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

Other Check Deposits

When Funds are Available	When Funds are Available if a Deposit is made on Monday
\$200 on the first business day after the day of your deposit	Tuesday
Remaining funds on the second business day after the day of your deposit	Wednesday

Longer Delays May Apply

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 checks totaling more than \$5,000 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 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 Fifth business 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.

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 \$5,000 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 first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 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 \$5,000 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 Fifth business day after the day of your deposit.