



Funds Availability Policy

Our Policy is to make funds from your cash and check deposit available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be made available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash, and we will use the remaining funds 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. If you make a deposit before 2:00pm on a business day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after 2:00pm or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Mobile Deposits are reviewed and either accepted or rejected daily. If accepted the item will be posted on the next business day. In the event the mobile deposit is made after the 2:00pm cutoff, it would take two business days for this item to be deposited to your account.

In some cases, we may delay your ability to withdraw funds beyond the first day. Then, the funds will generally be available by the second business day after the day of deposit.