

Appendix A

**YOUR ABILITY TO WITHDRAW
FUNDS AT
PEOPLES NATIONAL BANK OF KEWANEE**

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the 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 the cutoff time 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 the cut-off time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

| OFFICE | BUSINESS DAY | CUTOFF TIMES |
|-----------|-----------------|--------------|
| Kewanee | M, Tu, W, Th, F | 6:00 p.m. |
| Southtown | M, Tu, W, Th, F | 6:00 p.m. |
| Annawan | M, Tu, W, Th, F | 5:00 p.m. |
| Bradford | M, Tu, W, Th | 3:00 p.m. |
| | F | 5:00 p.m. |
| Dwight | M, Tu, W, Th | 5:00 p.m. |
| | F | 5:30 p.m. |
| Manlius | M, Tu, W, Th, F | 5:00 p.m. |
| Reynolds | M, Tu, W, Th, F | 4:00 p.m. |
| Seneca | M, Tu, W, Th, F | 5:00 p.m. |
| Sheffield | M, Tu, W, Th, F | 5:00 p.m. |
| Tampico | M, Tu, W, Th, F | 5:00 p.m. |

LONGER DELAYS MAY APPLY

In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$225 of your deposits will be available on the first business day.

If we are not going to make all the funds from your deposit available on the first 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 of Hold not later than the first business day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds would be available.

In addition, 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 \$5,525 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 eleventh 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 \$5,525 of a day's total deposits of cashier's, certified, 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. The excess over \$5,525 will be available on the ninth business day after the day of your deposit.

Funds from all other check deposits will be available on the eleventh business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES (ATM'S)

All deposits, cash or check, made at an ATM that is NOT A PNB ATM will be made available by the fifth business day.

MOBILE CHECK DEPOSITS

This applies to check deposits using your mobile device with the PNB Mobile App. Deposits made after 4:00 pm on a business day or on a non-business day will be considered to have been made on the next business day following the day of your deposit. In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$225 of your deposits will be available on the first business day. For deposits made over \$5,525 we may place a longer hold on the portion that exceeds \$5,525. We will notify you in writing if a longer hold is placed.