



Funds Availability Notice Disclosure

We want to ensure that you are informed about the availability of funds deposited into your Green Check Direct Business Checking Account. This notice provides important information about when you can access funds deposited into your account for all deposit types except Mobile Check Deposits. See Mobile Deposit Capture (MDC) Service Agreement for funds availability of Mobile Check Deposits.

General Principles

Your Ability to Withdraw Funds: Our policy is to make funds from your deposit available based on the type of deposit and when we receive the deposit, as follows:

CHECK DEPOSITS. Check Deposits that are not able to be made by Mobile Deposit Capture must be mailed, and will be available the second business day after we receive the deposit, unless the check is a US Treasury check that is payable to you, which will be available on the first business day after we receive the deposit.

CASH DEPOSITS. Funds from cash deposits made through an armored car will be available on the day we receive the deposit from the armored car. We receive cash deposits made through an armored car once counted and verified by the car. See the Armored Car Services Agreement for more information.

ELECTRONIC TRANSFERS. Funds received through electronic transfers, such as wire transfers or ACH deposits, will be available on the same business day.

Once they are available, you can withdrawal the funds and we will use the funds to pay checks and other debits, such as ACH withdrawals or wire transfers.

Business Days: 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 5:00 PM PT on a business day we are open, we will consider that to be the day of your deposit. However, if you make a deposit after 5:00PM PT on a day we are not open, we will consider that the deposit was made on the next business day we are open.

UNCOLLECTED FUNDS. Deposits of items that are returned unpaid may result in the adjustment of your account, and the previously credited funds may be debited to cover the returned item(s).

Exceptions and Holds

Longer Delays May Apply: Funds you deposit by check may be delayed for a longer period under the following circumstances:

LARGE DEPOSITS. You deposit checks totaling more than \$5,525 on any one day.

REPEATED OVERDRAFTS. You have overdrawn your account repeatedly in the last six months.

REDEPOSITED CHECKS. You redeposit a check that has been returned unpaid.

REASONABLE CAUSE TO DOUBT COLLECTIBILITY. We believe a check you deposit will not be paid.

EMERGENCY CONDITIONS. If there is an emergency, such as failure of a computer or communications 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 generally will be available no later than the seventh business day after the day of your deposit.

Communication

NOTIFICATIONS. You will be informed of the availability status of your deposits through account statements, online banking, or other communication channels.

If you have any questions or concerns regarding this Funds Availability Policy Notice Disclosure, please contact our Customer Service team at support@greencheckdirect.com or (239) 256-4885.