

Important Update: Funds Availability Policy

EFFECTIVE JULY 1, 2025 the dollar amount of deposited funds available for withdrawal by the next day for certain check deposits will increase. As a result, the changes to certain sections of Citizens Savings Bank's Funds Availability Policy are outlined below for your information. Today, as reflected in our Funds Availability Policy, we do not make all of the funds that you deposit by check available to you on the next business day after the day of the deposit. The first \$225 of your deposits by check are available to you on the first business day after the day of your deposit.

STARTING JULY 1ST, THE AMOUNT AVAILABLE TO YOU BY THE NEXT BUSINESS DAY IS INCREASING TO \$275. If we are not going to make all of the funds from your deposit available on the first business day after your deposit, 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 branch office, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Funds you deposit by check may be delayed for a longer period when, among other things, you deposit checks totaling more than \$6,725 on any one day.

EFFECTIVE JULY 1ST, DEPOSITED CHECKS TOTALING MORE THAN \$5,525 ON ANY ONE DAY IS INCREASING TO \$6,725. No change will be made to the additional circumstances set forth in our Funds Availability Policy which we may delay deposited funds deposited by check for an extended period. We will notify you if we delay your ability to withdraw funds for any of the reasons set forth in our Funds Availability Policy, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the business day of your deposit.

For new customers, our Funds Availability Policy describes the special rules that 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 or wire transfers will be available on the first business day after the day of your deposit. **EFFECTIVE JULY 1ST, THE AMOUNT OF FUNDS OF A DAY'S TOTAL DEPOSITS OF CASHIER'S, CERTIFIED, TELLER'S, TRAVELER'S AND FEDERAL, STATE AND LOCAL GOVERNMENT CHECKS THAT WILL BE AVAILABLE ON THE FIRST BUSINESS DAY AFTER THE DAY OF YOUR DEPOSIT IF THE DEPOSIT MEETS CERTAIN CONDITIONS ARE INCREASING FROM THE FIRST \$5,525 TO THE FIRST \$6,725 OF A DAY'S TOTAL 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 \$6,725, will not be available until the second business day after the business day of your deposit.

If you have additional questions or would like a copy of the Funds Availability Policy, please contact us at 1-800-692-6279 or email customersupport@citizens-savings.com.



1.800.692.6279
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