

Funds Availability
YOUR ABILITY TO WITHDRAW FUNDS AT
First Century Bank
1780 N Broad Street
Tazewell, TN 37879

This policy statement applies to "transaction" accounts. Transaction accounts, in general are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask whether any of your other accounts might also be under this policy.

Our policy is to make funds from your deposit accounts available to you on the first business day after the day we receive the deposit. Electronic transfers will be available on the day we receive the deposit, however, we may need to temporarily suspend processing of a transaction for review or verification and that this may affect settlement and/or availability. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

day, except Saturdays, Sundays, and Federal Holidays. If you make a deposit at Tazewell, New Tazewell, Harrogate, Maynardville, Sneedville, or Emory Road before 4:00 PM Monday through Thursday and 6:00 PM on Friday on a business day that we are open, we will consider that day to be the day of the deposit. If you make a deposit at our Maryville Office before 5:00 PM Monday through Thursday and 6:00 PM on Friday on a day that we are open, we will consider that day to be business the day of the deposit.

LONGER DELAYS MAY APPLY

In some cases, we will not make all of 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 \$200 of your deposit will be available on the first business day after we receive your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive 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 premises, we will mail you notice by the day after we receive your deposit.

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

In addition, funds you deposit by check may be delayed for a longer period

- * 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 a failure of communication or computer equipment

We will notify you if we delay your ability to withdraw funds for any reason. We will notify you when the funds will be available. They will be available no later than the seventh business day after the day of deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposit 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 seventh 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 to the second business day after the day of your deposit. Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

Holds on Other Funds (Check Cashing)

If we cash a check for you that is drawn on another bank, we may withhold the availability of corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

Holds on Other Funds (Other Account)

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.