



## FUNDS AVAILABILITY SCHEDULE

Coastal general policy is to make funds from your deposit(s) available to you on the business day we receive your deposit(s), except when a delay may apply. For determining the availability of your deposit(s), every day is a business day, except Saturdays, Sundays and Federal Holidays. When a delay applies, the funds are made available as follows:

### Same Day Availability

- Cash
- The first \$100.00 of the deposit.

### Next Day Availability

Funds from the following deposit(s) are made available on the first business day after the day of the deposit, except when longer delays may apply, if the deposit is made in person at a Coastal branch location to our employee and the check is deposited into an account held by a payee of the check:

- Electronic payments including Wire transfers.
- U.S. Treasury checks.
- U.S. Postal Service money orders.
- Federal Reserve Bank and Federal Home Loan Bank checks.
- State and local government checks.
- Cashier, certified, or teller check.
- Check drawn on an account held at Coastal.

### Second Business Day Availability

If the deposit is NOT made at a Coastal branch location in person to one of our employees, the funds from the deposit will be available on the second business day after the day of the deposit. This includes, but is not limited to an ATM, mailed and night drop deposit.

### Longer Delays

Excluding funds subject to next day availability (noted above), funds deposited may be delayed for a longer period as follows:

- New Account - The transaction account has been opened for 30 calendar days or less.
- Large Deposit - The deposited check(s) total more than \$5,000 on any one day.
- Redeposited check - A redeposited check that has been returned for any reason except missing endorsement and/or post dated.
- Repeated Overdrafts - The account has been overdrawn repeatedly in the last six months.
- Reasonable cause to doubt collectability – There is reason to believe the check is uncollectable.
- There is an emergency such as:
  - Interruption of communications, computer or equipment facilities.
  - Suspension of payments by another financial institution.
  - A War.
  - An emergency condition beyond the control of the depository bank.

Deposited funds will generally be available no later than the seventh business day after the day of the deposit. We will notify you if a longer delay is applied to the deposit and inform you as to when the funds will be available.