



BANKEASY

FUNDS AVAILABILITY CHANGE-IN-TERMS NOTICE

Effective July 1, 2025, the amount made available to you after you make a deposit could change, depending on the deposit method. View the revised Funds Availability Policy beginning on the next page.

Summary of Changes:

- All in-branch check deposits will be immediately available for use.* This includes checks from First Bank & Trust accounts and non-First Bank & Trust accounts. **Subject to change if a hold is necessary.*
- ATM cash deposits will be immediately available for use.
- When a hold is placed on your deposit:
 - The first \$275 of your deposit may be immediately available the day of deposit. **This is an increase from the current \$225.**
 - Check deposits totaling more than \$6,725 on any one day may be delayed for a longer period. **This is an increase from the current \$5,525.**
- For new customers (within 30 days of opening an account):
 - **Available next business day:** Deposits of cash, wire transfers, and the first \$6,725 (**an increase from the current \$5,525**) of certain checks (like cashier's, certified, teller's, traveler's, U.S. Postal money orders, and government checks) will be available the next business day, if:
 - The checks are payable to you, and
 - You follow any required steps (like using a special deposit slip).
 - **Excess over \$6,725:** Any amount over \$6,725 will be available on the ninth business day after your deposit. **This is an increase from the current \$5,525.**
 - **Deposits not made in person:** If you don't deposit these checks in person with a bank employee, the first \$6,725 won't be available until the second business day after your deposit. **This is an increase from the current \$5,525.**

If we delay availability on a deposit, you will receive a Notice of Delayed Availability.

Find frequently asked questions at [bankeasy.com/balances](https://www.bankeasy.com/balances). If you would like a printed copy, or have additional questions or concerns, please call us at 800.843.1552, send us a message in Digital Banking, or stop by your nearest location.

FUNDS AVAILABILITY POLICY DISCLOSURE

First Bank & Trust

Effective July 1, 2025

Our general policy is to allow you to withdraw funds deposited in your account on the same business day we receive your deposit. However, the amount immediately available (on the same business day) depends on the deposit method. Please reference the two lists below to see what deposit methods allow for the full deposit immediately available for use, versus up to \$500 immediately available for use.

Full Deposit Immediately Available for Use¹

- In-branch check deposit
- In-branch cash deposit
- ATM cash deposit
- Direct deposit, once received by FBT
- Bank-to-bank transfer, once received by FBT
- Mobile/P2P payment (e.g., Venmo, PayPal, Google Pay), once received by FBT
- Debit Card credit (e.g., merchant credit, store return), once received by FBT

Up to \$500 Immediately Available for Use²

- ATM check deposit (*Only at eligible ATMs that accept deposits*)
- Mobile deposit

¹Subject to change if an additional hold is necessary.

²Limited to a total of \$500 immediately available for use per deposit method, per account, and per day. Subject to change if an additional hold is necessary.

For determining the day your deposit is received by the Bank, business days are any day other than a Saturday, Sunday, or federally declared legal holiday. If you make a deposit before our established cutoff time on a business day that we are open, we will consider that day to be the day your deposit is received by the Bank. However, if you make a deposit after our cutoff time or on a day we are not open, we will consider the day your deposit is received by the Bank to be the next business day we are open.

YOUR ABILITY TO WITHDRAW FUNDS. Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day that 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. In order to establish that deposit is made on a particular business day, we establish a cutoff time. You must make your deposit before the cutoff time in order for it to be considered to have been made on that business day.

LOCATION	CUTOFF TIME
In-Branch	Close of business
ATM	2:00 p.m. CST
Mobile Deposit	5:00 p.m. CST
ACH Credits (e.g., direct deposit, bank-to-bank transfers)	7:00 p.m. CST
Mobile/P2P Payments (e.g., Venmo, PayPal, Google Pay)	7:00 p.m. CST
One-time & Scheduled Transfers between FBT Accounts	7:00 p.m. CST

However, if you make a deposit after the cutoff time shown above or on a day that we are not open, we will consider the deposit made on the next business day we are open.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT. The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays.

The length of the delay varies depending on the type of deposit and is explained below.

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 same business day that we receive 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. The first \$275.00 of your deposits, however, may be available on the first business day after the day of deposit. If we are not going to make all of the funds from your deposit available on the same 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 send you the notice by the day after we receive 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.

Same-Day Availability. Funds from electronic direct deposits to your account and checks drawn on First Bank & Trust will be available on the day we receive the deposit. Funds from the following deposits will also be available on the same business day that we receive the deposit if the deposit meets certain conditions:

- Cash
- Wire transfers

Next-Day Availability. Funds from the following deposits are available on the first business day after the day of your deposit if the deposit meets certain conditions:

- U.S. Treasury checks
- U.S. Postal Service money orders
- Federal Reserve Bank or Federal Home Loan Bank checks
- State or Local Government checks
- Cashier's, Certified, or Teller's checks
- Traveler's checks

For example, the checks must be payable to you. The excess over \$6,725.00 of a day's total check deposits will be available on the ninth 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 \$6,725.00 will not be available until the second business day after the day of deposit. The first \$6,725.00 will be available on the ninth business day after the day of the deposit.

DEPOSITS AT PROPRIETARY AUTOMATED TELLER MACHINES (ATMs). We only allow deposits to be made at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

ADDITIONAL DEPOSIT INFORMATION.

SAFEGUARD EXCEPTIONS

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 \$6,725 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 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 will generally be available no later than the seventh business day after the day of your deposit.