

FIRST FIDELITY BANK

FUNDS AVAILABILITY POLICY

Our general policy is to allow you to withdraw funds deposited in your account on the first (1st) business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first (1st) business day. Then, the funds will generally be available by the second (2nd) business day of deposit.