

Funds Availability Policy Change Notice

We have changed our funds availability policy. This notice describes the changes to that policy. The changes are beneficial to you and are already in effect.

Our previous policy provided rules for when funds would be available from the deposit of certain special items such as U.S. Treasury checks, wire transfers, cash, items drawn on us, state and local government checks, cashier's, certified, and teller's checks, Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders. Our previous policy also provided that the availability of funds from the deposit of local checks would be delayed for a period of time and the availability of funds from the deposit of non-local checks would be delayed for a longer period of time. Now we treat the special items and local checks and non-local checks the same.

Our new policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

Our previous policy also provided that in some specific circumstances (which are described below) we could delay the availability of checks you deposit for an even longer period. Our new policy reduces the possible length of that hold period to seven days.

The following is a more complete description of the changes to our policy for those longer delays and the circumstances when we might apply longer delays.

Longer Delays May Apply

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 \$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 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.

This policy change applies to your transaction and savings accounts.

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