

FUNDS AVAILABILITY QUICK REFERENCE GUIDE

CHECK TYPES			
DIRECTIONS	NEXT-DAY	LOCAL	NON-LOCAL
<p>Find the CHECK you have to the RIGHT, in blue, then find the HOLD you want to place BELOW, in yellow. Where the two come together, in green (below and to the right), you will find the MAXIMUM TIME YOU CAN HOLD, per Reg. CC.</p>	<p>These instruments are sometimes referred to as "Non-Hold" items" or "Official" checks. Generally, they are guaranteed funds, government checks, or cash, ACH or wires. While exception holds can sometimes be placed on some of these items, you can never place any Reg. CC hold on cash, ACH or wires.</p> <p><u>THE NEXT DAY ITEMS ARE:</u></p> <p>Cash ACH Wires Cashier's Checks Teller's Checks Certified Checks On Us Checks U. S. Treasury Checks U. S. Postal Money Orders Federal Reserve Bank Cks. Fed. Res. Home Loan Bank Cks. (Your) State or Local Gov. Cks.</p>	<p>A local check clears through the same Federal Reserve branch your bank uses. You can tell what is local by the routing/transit number.</p> <p>The routing/transit numbers that are local to us are listed below. Note that North Carolina has additional numbers.</p> <p style="text-align: center;"><u>FOR VIRGINIA:</u></p> <p style="text-align: center;">0510, 0514, 0520, 0521, 0522 2510, 2514, 2520, 2521, 2522 & 0540, 0550, 0560, 0570 2540, 2550, 2560, 2570</p> <p style="text-align: center;"><u>FOR NORTH CAROLINA:</u> <i>you must also include :</i></p> <p style="text-align: center;">0530, 0531, 0532, 0539 2530, 2531, 2532, 2539</p>	<p>These are checks that clear through all other Federal Reserve branches.</p> <p style="text-align: center;"><i>(Foreign checks are not covered by Reg. CC.)</i></p>
<p>Case-by-Case holds (in light green), can be handled by the teller.</p>			
<p>Exception holds (in dark green) require manager's approval.</p>			
<p>Be sure to give the depositor the Notice of Hold.</p>			
HOLD TYPES	WHEN TO MAKE THE FUNDS AVAILABLE		
CASE-BY-CASE	<u>Next</u> business day.	\$100 <u>Next</u> business day. The rest on the <u>2nd</u> business day.	\$100 <u>Next</u> business day. The rest on the <u>5th</u> business day.
REPEATED OVERDRAFT or REDEPOSITED ITEM or REASONABLE CAUSE	On Us <u>2nd</u> business day. Treasury checks & Postal money orders <u>5th</u> business day. Other Next Day items are either <u>7th</u> bus. day or <u>11th</u> bus. day, according to the routing/transit #.	<u>7th</u> business day. <u>(No \$100 Next business day.)</u>	<u>11th</u> business day. <u>(No \$100 Next business day.)</u>
LARGE DEPOSITS	First \$5,000 <u>Next</u> business day. Then: On Us <u>2nd</u> business day. Treasury checks & Postal money orders <u>5th</u> business day. Other Next Day items are either <u>7th</u> bus. day or <u>11th</u> bus. day, according to the routing/transit #.	\$100 <u>Next</u> business day. Next \$4,900 <u>2nd</u> business day. The rest on the <u>7th</u> business day. <i>(If you gave \$5000 of Next Day type, don't give \$100 Next business day, and give \$5,000 2nd bus. day.)</i>	\$100 <u>Next</u> business day. Next \$4,900 <u>5th</u> business day. The rest on the <u>11th</u> business day. <i>(If you gave \$5000 of Next Day type, don't give \$100 Next business day, and give \$5,000 5th bus. day.)</i>
NEW ACCOUNT	First \$5,000 <u>Next</u> business day. The rest on the <u>9th</u> business day. <i>(Include traveler's checks as Next Day items, but don't count On Us checks as Next Day items.)</i>	<u>11th</u> business day. <u>(No \$100 Next business day.)</u>	<u>11th</u> business day. <u>(No \$100 Next business day.)</u>

ALL EXCEPTION HOLDS REQUIRE MANAGER'S APPROVAL

<p>* If THIRD PARTY, no change for On Us, Local or Non-Local checks, but U. S. Treasury checks & U. S. Postal money orders are 2nd business day and all other Next Day items (Cashier's, Certified, Teller's, Federal Reserve Bank, Federal Reserve Home Loan Bank checks, and State and Local Government checks), are treated as Local or Non-Local, per their routing/transit number. This hold time runs concurrent with any other hold.</p>
<p>* If the deposit is made at the Night Drop or an ATM, all Next Day items, except U. S. Treasury checks, On Us checks and cash, can be made available on the 2nd business day. This hold time runs concurrent with any other hold.</p>
<p>* Exception Hold definitions are on the back of this guide.</p>

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EXCEPTION DEFINITIONS

Repeated Overdraft:

Overdrawn, or would have been overdrawn, had we paid their NSF's **6** banking **days** during the **past 6 months**, or **\$5,000** for **2** banking days in **past 6 months**.
Once characterized as Repeated Overdraft,
it retains that status for 6 months after the date of the last NSF.

Re-Deposited Item:

Use only if the item has **been returned unpaid**,
unless the reason for the return was a missing endorsement or postdate,
and only if the cause of the return **has not been cured**.

Reasonable Cause:

You have to **know facts** that would cause a reasonable person to **believe the check will not be paid**,
such as postdated, stale or altered.
Cannot call an entire class of checks or persons "reasonable cause".
(You have to disclose the reason. When the reason is kiting, use "confidential".)

Large Deposit:

The **first \$5,000** must be given on our normal availability schedule,
which would be the next day, or the Case-by-Case schedule.

New Account:

Less than **30 calendar days** old,
and only if any owner of the new account has not had, within
30 calendar days, **any other DDA** account with this bank.