

ANYBANK, SC
FUNDS AVAILABILITY QUICK REFERENCE GUIDE

Effective 2/27/10

Applies to all bank initiated holds on checks deposited into consumer and business (interest and noninterest bearing) checking accounts

For checks deposited:	CHECK TYPES																									
DIRECTIONS	"NEXT-DAY" (see footnotes)	ALL "NON-NEXT DAY"																								
<p>Determine if the check type you have is a "Next-Day" item or "Non-Next Day" item to determine whether to give "next day" credit or place a 2 day hold for a "non-next day" check.</p> <p>If a longer exception hold is going to be made on the item, locate the EXCEPTION HOLD reason below and move over to the right to locate the maximum time you can hold the item per REG.CC</p> <p>Be sure to give the depositor the Notice of Delayed Funds Availability.</p>	<p>These instruments are sometimes referred to as "Non-Hold" items or "Official" checks b/c they are generally guaranteed funds: government checks, cash, ACH, and wires</p> <p>While exception holds can sometimes be placed on some of the "Next Day" items, you can never place any Reg. CC hold on cash, ACH or wires.</p> <p>THE NEXT DAY ITEMS ARE:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">Cash</td> <td style="width: 33%;">ACH</td> <td style="width: 33%;">Wires</td> </tr> <tr> <td>Cashier's Checks (see reverse side)</td> <td></td> <td>Teller's Checks</td> </tr> <tr> <td>Certified Checks</td> <td>On-Us Checks</td> <td></td> </tr> <tr> <td>U.S Treasury Checks</td> <td></td> <td></td> </tr> <tr> <td>Federal Reserve Bank Cks.</td> <td></td> <td></td> </tr> <tr> <td>Federal Reserve Home Loan Bank Cks.</td> <td></td> <td></td> </tr> <tr> <td>Any State or Local Gov. Cks.</td> <td></td> <td></td> </tr> <tr> <td>U.S Postal Money Orders</td> <td></td> <td></td> </tr> </table> <p style="text-align: center;">↓</p>	Cash	ACH	Wires	Cashier's Checks (see reverse side)		Teller's Checks	Certified Checks	On-Us Checks		U.S Treasury Checks			Federal Reserve Bank Cks.			Federal Reserve Home Loan Bank Cks.			Any State or Local Gov. Cks.			U.S Postal Money Orders			<p>All checks, other than "next-day" items, are considered "non-next day".</p> <p style="background-color: yellow;">Foreign Checks are not Covered by Reg. CC and should be sent for collection and not accepted for deposit.</p> <p>A regular "case" Reg. CC hold for a "Non-Next" item would be for a maximum of 2 business days.</p> <p>However, exception holds may be placed on "Non-Next" day items which could extend the hold for a longer period. (see below)</p> <p style="text-align: center;">↓</p>
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HOLD TYPES	WHEN TO MAKE THE FUNDS AVAILABLE																									
CASE-BY-CASE <i>(any reason)</i>	<u>Next</u> business day (first \$5,000)	\$100 <u>Next</u> business day next \$4,900 on the <u>2nd</u> bus. day.																								
EXCEPTION HOLDS: <i>(specific allowable reason required - definitions on back)</i>	\$100 <u>Next business day</u> does not apply																									
REPEATED OVERDRAFT <i>OR</i> REDEPOSITED ITEM <i>OR</i> REASONABLE CAUSE	<p>*On Us check - hold entire amount until 2nd business day.</p> <p>*Treasury Checks & US Post. Money Orders - <u>7th</u> business day</p> <p>*Other "Next-Day" items - <u>7th</u> business day</p>	<p><u>7th</u> business day</p> <p><i>(No \$100 Next business day.)</i></p>																								
LARGE DEPOSITS <i>(over \$5,000)</i>	<p>Make the first \$5,000 available on <u>next</u> business day AND:</p> <p>* On Us checks the remainder available on the 2nd business day</p> <p>*Other "Next-Day" items the remainder available on 7th business day</p> <p>*Treasury Checks and US Postal money orders are treated as a "Non-Next Day" item and the remainder would be available following these rules .</p>	<p>\$100 <u>Next</u> business day.</p> <p>Next \$4,900 <u>2nd</u> business day.</p> <p>The rest on the <u>7th</u> business day.</p> <p><i>(If you gave \$5,000 of Next Day type, all the remainder of the deposit will be available on 7th business day)</i></p>																								
NEW ACCOUNT <i>(during first 30 days of account)</i>	<p>*Make the first \$5,000 available on the <u>next</u> business day AND:</p> <p>make the remainder available on the <u>9th</u> business day.</p> <p><i>(Traveler's checks are considered Next Day for new accounts only.)</i></p>	<p><u>9th</u> business day (per bank policy)</p> <p><i>(No \$100 Next business day.)</i></p>																								
<p>* If THIRD PARTY, no change for On-Us, non-next day checks, but U. S. Treasury checks & U. S. Postal money orders are 2nd business day (\$100 next day, \$4,900 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 Government checks), are treated as non-next day. This hold time runs concurrent with any other hold</p>																										
<p>* If the deposit is NOT MADE IN PERSON (Night Drop, Mail or an ATM (Anybank, SC does accept deposits at the ATM), all Next Day items, , except U. S. Treasury checks, On Us checks and cash can be made available on the 2nd business day. U. S. Treasury checks, On-Us checks must be made available next business day on first \$5,000. Other checks are treated as non-next day. This hold time runs concurrent with any other hold.</p>																										
<p>Traveler's checks - except for New Account rule, treat as non-next day.</p> <p>(1) Next day = next business day after banking day on which deposit is made</p> <p>(2) US Postal orders - since cannot be verified; give next day or send for collection. If non US postal order, treat as non-next day.</p> <p>(3) Business day = any calendar day that Fed is open except Sat, Sun and Fed holidays.</p> <p>(4) Banking day = a day that the bank is substantially open for business.</p>																										
Rev. 3/5/10	* Exception Hold definitions are on the back of this guide.																									

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.

Anybank Policy:

Cashier's checks accepted for deposit must be credited according to Reg. CC and this Quick Reference Chart.

Call the bank (do not use a phone number on the check), to confirm that the check is good and then accept it for deposit. If you cannot confirm that the check is good, we will send the check for collection instead of accepting it for deposit.