

## Funds Availability

### YOUR ABILITY TO WITHDRAW FUNDS

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit at our branch before 4:00pm US ET on a business day that we are open or 5:00pm US ET via MBG Mobile, we will consider that day to be the day of your deposit. However, if you make a deposit after these stated times or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**EXISTING ACCOUNTS:** Funds from your check deposits will be available to you on the second business day after the day we receive your deposit. The first **\$275** will be available on the first business day after the day of your deposit. Electronic direct deposits will be available on the day we receive the deposit. Cash, wire transfers, some specified check deposits and ACH deposits will also be available before the second business day, as detailed below:

**SAME-DAY AVAILABILITY:** Funds from the following deposits will be available on the day we receive the deposit:

- Electronic direct deposits.
- ACH deposits.
- Wire transfers.
- Cash (if presented in person)

**NEXT-DAY AVAILABILITY:** Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you
- Checks drawn on MBG
- If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:
- State and local government checks that are payable to you
  - Cashier's, certified, and teller's checks that are payable to you
  - Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.
- If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

### LONGER DELAYS MAY APPLY

In some cases (check deposits over **\$6,725**), we may not make all of the funds that you deposit by check available to you on the first Business day after the day of your deposit. In that case, the following availability schedule will apply:

- First Business day after your deposit - the first **\$275** will be available.
- Second Business day after your deposit – an additional **\$6,450** (for a total of **\$6,725**) will be available.
- Seventh Business day after your deposit – any balance over **\$6,725** will be available.
- 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 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.

### SPECIAL RULES FOR NEW CUSTOMERS

If you are a new customer to MBG, the following special rules will apply during the first thirty (30) days your account is open.

- Funds from deposits wires, ACH deposits, and the first **\$6,725** of a day's total deposits of cashier's, certified, teller's, or federal, state or local government checks ("**Next-Day Items**") will be available on the first Business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over **\$6,725** in Next-Day items will be available on the ninth Business day after the day of your deposit. If your deposit of checks (other than Next-Day Items) is not made in person to one of our employees, the first **\$6,725** will not be available until the second Business day after the day of your deposit.
- Funds from all other check, wire or ACH deposits will be available on the seventh Business day after the day of your deposit.