



Deposits and Your Ability to Withdraw Funds

Our normal policy is to make funds from deposits to your checking account at Northern Star branches available to you immediately. A hold may be placed on any type of deposit made at shared branch facilities or ATM's. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw funds in cash, and/or we will use the funds to pay checks that you write.

For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and Federal Holidays. If you make a deposit before regular business hours on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after regular business hours or on a day we are not open, we will consider the deposit was made on the next business day we are open.

Longer Delays May Apply:

In some cases, we may not make all the funds that you deposit by check available to you immediately. Depending on the type of deposit, funds may not be available between two and nine business days after the day of your deposit. However, the first \$200 of your deposit will be made available to you within 24 hours.

If we are not going to make all the funds from your deposit available, we will notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit.

If you will need the funds from a deposit immediately, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

1. We believe the check you deposit will not be paid
2. Your account has been open less than 30 days
3. You have overdrawn your account repeatedly in the last six (6) months
4. There is an emergency, such as failure of communications or computer 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 9th business day after the day of your deposit.

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.