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Your Ability to Withdraw Funds

Our Policy is to make funds from your deposits available to you immediately on the day we receive your deposit. At the time, you can withdraw the funds in cash and/or we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and designated holidays.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you immediately on the day of the deposit. Depending on the type of check that you deposit, funds may not be available until the tenth (10th) business day after the day of your deposit. However, the first \$200 of your deposit will be available on the first (1st) business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your 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 next business day after we receive your deposit.

Funds you deposit by check or share draft 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 \$1,200 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months or have a new account (an account that has been open for less than 180 days).
- There is an emergency, such as failure of communications or computer equipment.