



Small Business Bank™

13423 W 92nd St.

Lenexa, KS 66215

## REGULATION CC FUNDS AVAILABILITY POLICY DISCLOSURE

***IMPORTANT NOTICE: This Policy applies to branch, mail, and ATM deposits only.  
For information on availability of remote/mobile deposits, see the Remote Deposit Agreement.***

**PURPOSE OF THIS DISCLOSURE.** The information here describes our policy of holding deposited items in an account before funds are made available to you for withdrawal. This is our Funds Availability Policy. In summary, our policy is to make your funds available on the First Business Day after the day of deposit. Please refer to the section DETERMINING THE AVAILABILITY OF YOUR DEPOSIT for the complete policy.

For purposes of this disclosure, the terms "you"/"your" refer to the customer and the terms "our"/"we"/"us"/"Bank" refer to Small Business Bank. The term "account" includes any demand deposit, negotiable order of withdrawal account, savings deposit, money market account or other non-time deposit account.

**DETERMINING THE AVAILABILITY OF YOUR DEPOSIT.** The length of the delay varies depending on the type of deposit and is explained below. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we will not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

The length of delay is counted in business days from the day of your deposit. Every day is a business day except Saturday, Sunday and federal holidays

If you make a deposit before 5:00 p.m. CST 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 5:00 p.m. CST or on a day that we are not open, we will consider the deposit made on the next Business Day we are open.

**AVAILABILITY SCHEDULE.** The Bank's general policy is to make funds from cash and check deposits available on the first business day after the day the deposit is received. The Bank does not accept ATM deposits.

**Same Day.** Funds from electronic direct deposits are available on the day the Bank receives the deposit.

**Next Day Availability.** Funds from the following deposits are available on the first business day after the day of deposit: (a) U.S. Treasury checks that are payable to the account owner; (b) ACH and wire transfers; (c) checks drawn "on us"; (d) cash; (e) state and local government checks that are payable to the account; (f) cashier's, certified and teller's checks that are payable to the account owner; and (g) Federal Reserve Bank checks, Federal Home Loan Bank checks and postal money orders, if payable to the account owner.

**Longer Holds.** If the deposit is not made in person to one of the Bank's employees (for example, if the deposit is mailed), funds will be available no later than the second business day after the deposit. Additionally, checks not addressed under "Next Day Availability" above may be held until the second business day after deposit, subject to any exception holds. The first \$275.00 of any such deposit, however, will be available on the first business day after the day of deposit.

Version Date: July 1, 2025

**HOLDS ON OTHER FUNDS FOR CHECK CASHING.** If we cash a check for you that is drawn on another financial institution, 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.

**HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT.** If we accept for deposit a check that is drawn on another financial institution, 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, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check you deposit, funds may not be available until the second Business Day after the day of your deposit. The first \$275.00 of your deposits, however, may be available on the first Business Day after the day of deposit.

If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, 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 day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$6,725 on any one day
- (c) if you redeposit a check that has been returned unpaid;
- (d) if you have overdrawn your account repeatedly in the last six months equal to or greater than 6 business days or 2 business days if the amount overdrawn is equal to or greater than \$6,725.00; or
- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your availability 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 seventh Business Day after the day of your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**SPECIAL RULES FOR NEW ACCOUNTS.** If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first Business Day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725 will be available on the seventh Business Day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) 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 deposit.

Funds from all other check deposits will be available on the seventh Business Day after the day of deposit.