

FUNDS AVAILABILITY POLICY DISCLOSURE



Funds Availability

This disclosure describes your ability to withdraw funds at FNB Oxford Bank. It only applies to the availability of funds in your transaction accounts (e.g., checking accounts). We reserve the right to delay the availability of funds deposited to these accounts for periods longer than those outlined in this disclosure. Please ask us if you have a question about which accounts are affected by our availability policy.

For purposes of this disclosure, the terms "you" or "your" mean customer and the terms "our," "we," or "us" mean FNB Oxford Bank.

YOUR ABILITY TO WITHDRAW FUNDS. Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day that we receive the deposit. Once they are available, you can withdraw the funds in cash, and 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 federal holidays. In order to establish that a deposit is made on a particular business day, we establish a cut-off time. You must make your deposit before the cut-off time in order for it to be considered to have been made on that business day.

BUSINESS DAY(S)	CUT-OFF TIME
Monday through Thursday	4:30 p.m.
Friday	5:00 p.m.

However, if you make a deposit after the cut-off time shown above or on a day that we are not open, we will consider the deposit made on the next business day we are open.

DEPOSITS AT OTHER LOCATIONS. This availability policy only applies to funds deposited at FNB Oxford Bank. Please inquire for information about the availability of funds deposited at other locations.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after we receive your deposit. Depending on the type of check that 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 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 send you the notice by the day after we receive your deposit.

SPECIAL RULES FOR NEW ACCOUNTS. If you are a new customer, the following special rules will 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 U.S. Treasury checks, U.S. Postal Service money orders, 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. The excess over \$6,725 will be available on the ninth business day after the day of deposit 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 your deposit. The first \$275.00 from all other check deposits will be available on the first business day after the day of deposit business day after the day of your deposit. The excess over \$275.00 will be available on the first business day after the day of deposit business day after the day of your deposit.

DEPOSITS AT PROPRIETARY AUTOMATED TELLER MACHINES (ATMs). Funds from deposits (cash or checks) made at an ATM that we own or operate will be available on the second business day after the date of your deposit. However, the first \$275.00 of the deposit, funds from checks drawn on FNB Oxford Bank and deposited at an ATM located at one of our branch offices and funds from U.S. Treasury checks that are payable to you will, be available on the first business day following the day we receive your deposit. If you make a deposit at an ATM that is owned and operated by us before 2:00 p.m. Central on a business day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 2:00 p.m. Central or on a day that we are not open, we will consider the deposit made on the next business day we are open.

All ATMs that we own or operate are identified as our machines.