

PENDLETON COMMUNITY BANK

FUNDS AVAILABILITY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT PENDLETON COMMUNITY BANK. Our policy is to generally make funds from cash and check deposits available to you on the same business day as the day we received your deposit. Once the funds are available, you can withdraw them in cash and/or we will use them 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. Business day cutoff times vary by branch location, with the earliest time being 5:00 p.m. Individual branch offices may have a later cutoff time. For the specific business day cutoff time for each office, contact the branch office or call 304-358-2311 for our listings. If you make a deposit before a branch's business day cutoff time on a business day in which we are open, we will consider that day to be the day of your deposit. However, if you made a deposit after the business day cutoff time of that specific branch or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

RESERVATION OF RIGHT TO HOLD. In some cases, we will not make all of the funds that you deposited by check available to you according to the preceding schedule. 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. However, the first \$225 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all funds from your deposit available on the same business day, you will be notified 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 business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

LONGER DELAYS MAY APPLY. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- You deposit checks totaling more than \$5,525 on any one day.
- You redeposited a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- We believe a check you deposit will not be paid.
- 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 seventh business day after the day of your deposit.

HOLD ON OTHER FUNDS. 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. 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.

SPECIAL RULES FOR NEW ACCOUNTS. Special rules apply during the first 30 days your account is opened. Funds from electronic direct deposits and cash will be available to you on the day of deposit. Funds from wire transfer deposits and the first \$5,525 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 your deposit if checks are payable to you. The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of deposit. Funds from all other checks will be available on the 10th business day after the day of deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES. Funds from any deposit, whether in cash or by check, made at an automated teller machine ("ATM") owned or operated by us will be generally available on the first business day after the business day of your deposit. If you make a deposit at an ATM that is owned and operated by us before 3:00 p.m. on a business day, we will consider the deposit made that day. However, if you made a deposit at an ATM owned and operated by us after 3:00 p.m. or on a day that we are not open, we will consider the deposit made on the next business day. All ATMs that we own or operate are identified as such on our machines.