

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

**From
Citizens Bank and Trust Company
32 N. Central Avenue
Harlowton, MT 59036
(406) 632-4373**

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to transaction accounts only.

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 we receive the deposit. Once the funds are available you can withdraw them in cash and we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you and you have withdrawn the funds you are still responsible for the checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

Determining the Availability of a Deposit

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 3:00 p.m. at the Main Branch located in Big Timber, Montana, or before 3:30 p.m. at the Continental Branch in Harlowton, Montana on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit after 3:00 p.m. at the Main Branch located in Big Timber, Montana, or after 3:30 p.m. at the Continental Branch in Harlowton, Montana or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Deposits made via Mobile Banking – Deposits made via Mobile Banking are subject to review. Depending on the time of day and day of the week, Mobile Deposits may be pending review until the next business day. After review, the availability of deposits made using Mobile Banking shall be determined as set forth in the Bank's Funds Availability Disclosure. Citizens Bank & Trust Co. reserves the right to use Case-by-Case and Exception Holds as necessary.

Deposits confirmed no later than 2:30 p.m. MST on a business day will be credited to your account within 24 hours of receipt. Deposits made after the daily cut-off time (currently 2:30 p.m. MST) or deposits confirmed received on holidays or days that are not business days shall be deemed as received by us the following business day and will show in your account after posting that night unless rejected during Deposit Review. This means that a deposit that is made after the cut-off time or on non-business days shall show as pending review, be scheduled to post the next business day and will not show in your account history for two business days.

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 one of your accounts. 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 bank, 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

Case-by-Case Delays – 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 the day of 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 \$200 of your deposits, however, may be made available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, after we receive your deposit, 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 need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard Exception Delays –In addition, funds you deposit by check 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 \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications 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.

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 \$5,000 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 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 \$5,000 will be available on the ninth 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 \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.