



Disclosure of Funds Availability

Ability to withdrawal 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 the deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Determining the availability of a deposit

For determining the availability of your deposit, every day is a business day except Saturdays, Sundays and Federal Holidays. If you make a deposit before our branch cut-off hour 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 the branch cut-off hour or on a day we are not open we will consider that the deposit was made on the next business day.

Same day availability

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you 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. However, the first \$225 of your deposit will be available on the first business day.

If we are not going to make all 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 bank, we will mail you the notice by the day after we receive your deposit. If you should need the funds immediately, you should ask when the funds will be made available.

Safeguard exceptions

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit may not be paid.
- You deposit checks totaling more than \$5,525 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 a failure of computer or communication 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 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 the deposit of cash, wire transfers, and the first \$5,525 of a day's total deposit of cashier's checks, 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. 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 a US Treasury Check) 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 we receive your deposit.

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

Holds 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 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 in the Availability Funds Disclosure for the type of check that you deposited.

Your responsibility

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are responsible for checks you have deposited that are returned to us unpaid.

Branch Cut-Off Hours

Elgin

Business days are Monday through Friday, excluding major Federal Holidays. Lobby hours are 8:00 am to 5:00 pm with a cut-off time of 6:00 pm. Drive thru hours are 7:00 am to 6:00 pm Monday through Friday and 9:00 am to 12:00 pm on Saturday.

Lawton Downtown

Business days are Monday through Friday, excluding major Federal Holidays. Lobby hours are 8:00 am to 5:00 pm with a cut-off time of 6:00 pm. Drive thru hours are 7:30 am to 6:00 pm Monday through Friday and 9:00 am to 12:00 pm on Saturday.

Chickasha

Business days are Monday through Friday, excluding major Federal Holidays. Lobby hours are 8:00 am to 5:00 pm with a cut-off time of 6:00 pm. Drive thru hours are 7:30 am to 6:00 pm Monday through Friday and 9:00 am to 12:00 pm on Saturday.

Apache

Business days are Monday through Friday, excluding major Federal Holidays. Lobby hours are 8:00 am to 5:00 pm with a cut-off time of 6:00 pm. Drive thru hours are 7:30 am to 6:00 pm Monday through Friday and 9:00 am to 12:00 pm on Saturday.

Lawton West Gore

Business days are Monday through Friday, excluding major Federal Holidays. Lobby hours are 8:00 am to 5:00 pm with a cut-off time of 6:00 pm. Drive thru hours are 7:30 am to 6:00 pm Monday through Friday and 9:00 am to 12:00 pm on Saturday.

Medicine Park

Business days are Monday through Friday, excluding major Federal Holidays. Lobby hours are 8:00 am to 5:00 pm with a cut-off time of 6:00 pm. Drive thru hours are 8:00 am to 6:00 pm Monday through Friday and 9:00 am to 12:00 pm on Saturday.

Blanchard

Business days are Monday through Friday, excluding major Federal Holidays. Lobby hours are 8:00 am to 5:00 pm with a cut-off time of 6:00 pm. Drive thru hours are 7:30 am to 6:00 pm Monday through Friday and 9:00 am to 12:00 pm on Saturday.

South Penn-OKC

Business days are Monday through Friday, excluding major Federal Holidays. Lobby hours are 8:00 am to 5:00 pm with a cut-off time of 6:00 pm. Drive thru hours are 7:30 am to 6:00 pm Monday through Friday and 9:00 am to 12:00 pm on Saturday.

Frisco

Business days are Monday through Friday, excluding major Federal Holidays. Lobby hours are 8:00 am to 5:00 pm with a cut-off time of 5:00 pm.