

First Citizens Community Bank
FUNDS AVAILABILITY DISCLOSURE

THIS POLICY STATEMENT APPLIES TO ALL DEPOSIT ACCOUNTS

Your Ability to Withdraw Funds

Our policy is to make funds from your deposits available to you on the first business day after we receive your deposit. Funds from Electronic direct deposits and wires will be available on the day 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. Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

'Business Day' is Monday - Friday, not including Federal Holidays on which the Bank is closed or any Saturday or Sunday, even if our banking offices are open. If you make a deposit at an office below before the time listed, we will consider that to be the day of deposit. If you make a deposit at an office below after the time listed, or on a day we are not open, we consider the deposit was made on the next business day we are open.

Monday - Friday - Close of Business Day

Fredericksburg PA	Isabel Drive PA	Schuykill Haven PA
Friedensburg PA	Mt. Aetna PA	Sunset PA

Monday - Friday - Close of Business Day

Mount Joy PA Winfield PA - Loan Production Office

Monday - Friday - 6:00 pm

Wal*Mart - Mansfield PA

Monday - Friday - Close of Business Day

Blossburg PA	Mansfield PA	Ulysses PA
Canton PA	Mill Hall PA	Wellsboro PA
Concord DE	Millerton PA	Wellsville NY
Dover DE	Rome PA	
Fivepointville PA	Sayre PA (Lockhart)	
Genesee PA	Sayre PA (Elmira)	
Gillett PA	State College PA	
Kirkwood DE	Troy PA	
Leraysville PA	Towanda PA	

Monday - Friday - 5:00 pm

Mobile Deposit

Monday - Friday - 6:00 pm

First Citizens Community Bank owned ATMs - Deposits made by 6:00 pm will have \$100, or 50% of deposit if less than \$100, available on the day of of the deposit. The full amount of deposit will be available on the next business day.

Monday - Friday - 7:00 pm

First Citizens Community Bank NetTeller Internet Banking

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 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.

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 the day of your deposit. Depending on the type of check 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 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 business day after we receive your deposit. If you need the funds immediately from a deposit, you should ask us when the funds will be available.

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 \$5,525 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 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.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposit of cashier's, certified, traveler's and federal, state and local government checks will be available on the first business 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 \$5,525 will be available on the ninth business day after the day of deposit. If your deposit of these checks (other than 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 deposit.

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