

First Federal Community Bank, National Association
REGULATION CC INITIAL DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS: Our general policy is to allow you to withdraw funds deposited in a transaction account on the first Business Day after the day of deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Electronic direct deposits will be available to you on the day we receive the deposit. Once the funds are available, you may withdraw the funds in cash and we will use the funds to pay checks that have been written by you, POS transactions and ATM debits that have been made by you, and any ACH transactions that you have authorized.

For determining the availability of your deposits, every day is considered a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit 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 on a day, we are not open, we will consider that the deposit was made on the next business day we are open.

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 that you deposit, some of the funds may not be available until two business days after the day of your deposit. The first \$275 of your deposits, however, may be available on the first business day following the date 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 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.

Funds you deposit by check may be delayed for a longer period of time under the following circumstances:

- You deposit checks totaling more than \$6,725 on any one day
- You /we 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 communications equipment
- We believe that a check you deposited may not be paid

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will make you aware when the funds will be available. Funds 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 rules will apply during the first 30 days your account is opened:

Funds from electronic direct deposits will be available to you 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 cashier's, certified, traveler's, teller's and federal state and local government checks will be available on the first business day after the day of your deposit as long as the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$6,725 will be available to you no later than 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 \$6,725 will not be available to you until the second business day after the day of your deposit.

We may delay funds from all other check deposits beyond the first business day.